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**Some Approaches to Management Improvement
in Old-Age, Survivors, and Disability Insurance**

State Unemployment Insurance Legislation, 1959

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Social Security in Review

THE OLD-AGE, SURVIVORS, and disability insurance program at the end of February was paying monthly benefits totaling \$858.1 million to almost 13.9 million persons. The increase from January in the amount was 0.7 percent, and in the number of beneficiaries it was 0.5 percent. These gains are slightly less than those in January and only about two-thirds the advances registered in February 1959.

Retired workers and their dependents (wives aged 62 or over, dependent husbands aged 65 or over, wives under age 62 with child beneficiaries in their care, children under age 18, and dependent disabled children aged 18 or over) numbered 10 million and made up 72 percent of all beneficiaries. Their monthly benefits totaled \$646.3 million and represented 75 percent of the total payable at the end of February. About 474,000 disabled workers and their dependents were

receiving benefits at a monthly rate of \$34.9 million. As a proportion of all beneficiaries, the number of retired workers and their dependents has declined 0.8 percentage points since February 1959; the number of disabled workers and their dependents has increased 0.9 points.

The number of monthly benefit awards dropped 4,000 from the January total to 164,000. February was the sixty-sixth consecutive month in which monthly benefits were awarded to more than 100,000 persons; the average has been almost 179,000 a month. Awards of lump-sum death payments totaled \$12.6 million in February. These payments were based on the earnings records of 59,400 deceased workers, and the average payment per worker was \$211.52, a new high.

Benefits Withheld From 400,000 at End of Year

Monthly benefits were withheld at the end of December 1959 from almost 400,000 persons entitled to old-age, wife's, husband's, widow's, widower's, mother's, parent's, or disability insurance benefits. Benefits withheld because of the employment or self-employment of beneficiaries under age 72 accounted for 82 percent of the suspensions; wife's or husband's benefits withheld as a result of the old-age beneficiary's employment or self-employment represented 11 percent. Approximately 775 benefits were suspended because the beneficiary or the old-age beneficiary on whose earnings the wife's or husband's benefits are based was working in noncovered employment outside the United States. About 5,900 young wife's or mother's benefits were suspended because the beneficiary did not have a child entitled to benefits in her care. Payments to 4,000 persons were temporarily held up pending determination

	February 1960	January 1960	February 1959
OLD-AGE, SURVIVORS, AND DISABILITY INSURANCE			
Monthly benefits in current-payment status:			
Number (in thousands).....	13,851	13,780	12,675
Amount (in millions).....	\$858.1	\$851.9	\$768.7
Average old-age benefit (retired worker).....	\$73.12	\$72.96	\$71.62
Average old-age benefit awarded in month.....	\$85.02	\$86.37	\$84.33
PUBLIC ASSISTANCE			
Recipients (in thousands):			
Old-age assistance.....	2,378	2,387	2,438
Aid to dependent children (total).....	2,981	2,965	2,902
Aid to the blind.....	109	109	109
Aid to the permanently and totally disabled.....	353	352	330
General assistance (cases).....	423	413	480
Average payments:			
Old-age assistance.....	\$66.98	\$66.63	\$64.19
Aid to dependent children (per recipient).....	29.06	29.04	28.50
Aid to the blind.....	71.86	72.27	68.21
Aid to the permanently and totally disabled.....	64.59	64.43	63.27
General assistance (per case).....	68.86	68.29	67.83

of the proper payee. About 1,350 disability insurance benefits and 150 wife's or husband's benefits were withheld while the current disability status of the disabled-worker beneficiary was being examined.

During 1959 the number of beneficiaries whose benefits were withheld (excluding child beneficiaries, for whom data on suspended benefits are not available) declined from 372,000 at the end of January to a low for the year of 347,000 in July and then climbed to almost 400,000 at the end of December. At that time, persons whose benefits were withheld represented 3.3 percent of all adult beneficiaries entitled to benefits—about the same proportion as at the beginning of the year.

Smaller-Than-Usual Increases in ADC and GA Caseloads

The upward movement in the number of persons receiving aid to dependent children and general assistance continued in February, with increases of 16,200 and 39,000. In both programs, however, the net increase from November through February was smaller than it had been for each of the preceding 3 years. Part of the reason for these smaller-than-usual increases seems to have been the continued recovery from the impact of the strike in the steel industry.

In old-age assistance the relatively sizable decrease of 9,300 in February reflected, in part, the higher death rate among older persons during

the winter months; fewer aged recipients were reported by 49 States. Nationally, the number of recipients of aid to the blind declined slightly for the ninth consecutive month. About 1,400 more persons received aid to the permanently and totally disabled in February than in January, with more than two-thirds of the States reporting increases in caseloads.

Among the States the largest relative changes in general assistance were centered primarily in those with small caseloads. Percentage changes in the number of recipients of aid to dependent children were relatively small, but absolute changes were sizable in some States—increases of 500–900 in 11 and 1,000–2,600 in six. Almost all the State changes in caseloads in the other three programs were small.

Average Assistance Payments Rise Slightly

Assistance payments for all five programs combined, including vendor payments for medical care, rose slightly in February, to \$314.3 million. Among the special types of public assistance, the largest change in total payments—an increase of \$527,000 or 0.6 percent—occurred in aid to dependent children. Aid to the blind, with a decrease of \$62,000 or 0.8 percent, was the only program to show a decline. In general assistance, total payments, excluding vendor payments for medical care, rose \$928,000 or 3.3 percent.

(Continued on page 36)

	February 1960	January 1960	February 1959	Calendar year 1959	Calendar year 1958
Civilian labor force, ¹ total (in thousands).....	68,449	68,168	67,471	69,394	68,647
Employed.....	64,520	64,020	62,722	65,581	63,966
Unemployed.....	3,931	4,149	4,749	3,813	4,681
Personal income (in billions, total seasonally adjusted at annual rates) ¹	\$303.0	\$302.8	\$371.0	\$380.2	\$359.0
Wage and salary disbursements.....	268.8	268.1	250.1	257.8	239.4
Proprietors' income.....	46.3	47.0	46.9	46.3	46.6
Personal interest income, dividends, and rental income.....	50.1	49.8	46.1	47.6	44.7
Social insurance and related payments.....	21.6	21.7	20.7	21.2	20.4
Public assistance.....	3.2	3.2	3.2	3.2	3.0
Other.....	12.7	12.7	12.2	12.4	12.0
Less: Personal contributions for social insurance.....	9.7	9.7	8.1	8.3	7.0
Consumer price index, ¹ ⁴ all items (1947–49=100).....	125.6	125.4	123.7	124.6	123.5
Food.....	117.4	117.6	118.2	118.3	120.3
Medical care.....	154.7	153.5	149.0	150.8	144.6

¹ Data relate to continental United States, except that personal income includes pay of Federal personnel stationed abroad.

² Bureau of the Census and Bureau of Labor Statistics.

³ Data from the Office of Business Economics, Department of Commerce.

Components differ from those published by the Department, since they have been regrouped; for definitions, see the *Annual Statistical Supplement, 1958*, page 1, table 1.

⁴ Bureau of Labor Statistics.

Some Approaches to Management Improvement in Old-Age, Survivors, and Disability Insurance

by JACK S. FUTTERMAN*

Management is not and cannot be an exact science, though the application of scientific techniques is important in good administration. Management is a goal-setting, decision-making, action-taking process. Fundamental in achieving improved management is a mental attitude composed of a conviction that management can be improved, an unwillingness to accept things at face value, a willingness to experiment with new ideas—an attitude that encourages an entire staff to share this spirit of challenge. Thus management must go beyond the often conflicting principles available as guides. It must pick and choose among those that are relevant, modifying and combining them to arrive at the best solutions for a given problem. The following article describes some of the approaches used by the Bureau of Old-Age and Survivors Insurance.

THE OLD-AGE, survivors, and disability insurance program established by the Social Security Act covers virtually all workers and self-employed individuals in the United States. In 1960 about 73.5 million persons will perform work covered by the program. Currently, more than 105 million living persons have worked at one time or another in covered employment and have some earnings credited to their account. About 14 million persons are receiving monthly benefits; the number is increasing at a rate of almost 1 million a year and will continue to grow for many years. These figures give some indication of the size of the administrative problem faced by the Bureau of Old-Age and Survivors Insurance.

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ORGANIZATION

To operate the program the Bureau has, since the Social Security Act was passed in 1935, grown into an organization with a staff of more than 25,000.

More than 5,000 employees are working in the wage record center, which is responsible for maintaining the lifetime earnings records under the individual accounts established for workers in covered employment, including the self-employed. The earnings record is the basis for determining if an individual meets the work requirements to be eligible for benefits and the amount of his benefit.

About 12,000 employees work in the almost 600 district offices in all the large towns and cities and are responsible for meeting and dealing with the public. Currently about 7 million individuals a year apply to the district offices for social security account numbers or for account number cards that must be replaced because of change of name, loss, or other reasons. About 3 million individuals annually apply for retirement, survivor, and disability monthly benefits. Many millions go to the district offices for information about their rights and responsibilities under the program.

Somewhat less than 6,000 employees work in seven payment centers, which are responsible for reviewing benefit claims, certifying payments, and maintaining the rolls of those persons currently receiving monthly benefits.

Fewer than 1,000 employees are in the Division of Disability Operations—the headquarters office with primary responsibility for administering the disability provisions. (Disability claims are filed in the district offices. The States, acting as agents of the Federal Government, determine if the applicant is sufficiently disabled to meet the definition in the law.)

Slightly more than 1,000 employees do their

work in other staff divisions. They are responsible for formulating policy, interpreting the law, program research, and general management activities.

Large increases in workloads stemming from normal program growth, a growing population, and a series of major legislative improvements have made necessary the expansion that has taken place in the organization since the program was established. The development that has occurred is more than sheer growth to handle larger volumes of work; there has been an accompanying growth in complexity, resulting from substantial program changes involving new and more complex policy areas and relationships with other Government agencies. The Bureau has had to learn not only how to manage more extensive operations but how to organize and give effective direction to the larger and more specialized administrative, technical, and research staffs needed for efficient administration.

BUREAU OBJECTIVES

A public organization such as the Bureau of Old-Age and Survivors Insurance seeks ways of keeping costs to a minimum and giving maximum service to the public. It would be relatively simple to find ways to improve service if costs were not a consideration. Keeping costs to a minimum would likewise be a much simpler task were it not for the necessity to maintain adequate levels of service. The objectives of an organization are, however, seldom so simple and one-directional. The usual situation almost invariably involves at least two aspects that appear to conflict. It is management's task to determine how to strike the balance. Few acts of management will be so revealing of the spirit and motivation of administration as these determinations. There can be no universal rule for balancing opposing considerations that is equally applicable to all programs and all organizations.

The Bureau of Old-Age and Survivors Insurance has set for itself 20 objectives that indicate its administrative values and priorities. A few of these objectives are listed below.

1. Process initial claims with all practicable speed and pay continuing benefits on time.
2. Provide objective, uniform, and equal treatment of people under law.

3. Treat everyone who comes to a district office or gets a letter or other communication from any part of the Bureau as deserving of respect and entitled to courteous, friendly, helpful service.

4. Operate under claims policies and procedures that are as little burdensome on the public as possible but at the same time offer adequate assurance that the statutory provisions are being carried out.

5. Secure accurate records of all covered wages and self-employment income in a way which makes it as easy as possible for the public to do what is required.

8. Maintain levels of service appropriate to an insurance program based on a concept of earned right and which will enable the Bureau to protect and maintain the rights of program participants.

9. Let people know about their rights and responsibilities under the program.

The way these objectives are framed reflects the nice balance that management hopes to achieve between the divergent factors. In some objectives the balance is implicit, in others it is explicit. Thus objective 1 talks about "all practicable speed," and objective 4 speaks of procedures "that are as little burdensome on the public as possible but at the same time offer adequate assurance that the statutory provisions are being carried out." To ensure that the objectives of service are seen in a cost perspective—reflecting the realization that every dollar spent on administration comes from the contributions that individuals have made for their security—the Bureau has set forth explicitly the goal relating to administrative costs in its tenth objective: "Attain the Bureau objectives at as low an administrative cost as possible."

Framing objectives is not the same as accomplishing them. They must be interpreted and translated into action. To take but one example, neither service to the public nor operation at minimum cost can serve as the paramount value to be sought in the solution of every problem. Which is the most important and to what extent it should outweigh the other depend on individual circumstances and on the informed judgment of relative values that best supports progress toward program and management goals.

Some of the approaches and techniques used in the Bureau of Old-Age and Survivors Insurance to improve its management and the administration of its program are described in the following pages. They can be grouped in three major categories—collecting and using administrative data, making management improvement a task

for all employees, and enlisting the cooperation of the public to improve administration.

COLLECTION AND USE OF ADMINISTRATIVE DATA

Appropriate management action called for in a given situation necessarily varies with the organizational setting—the size of the organization, the geographical dispersal, and the kind of program administered. Management's actions in an organization with regulatory or law-enforcement functions, for example, will generally differ from those in an organization that has primarily a service function. One common element, however, runs through the decision-making process, regardless of organization or program—the need for relevant, objective information.

Need for Planning

Obviously management needs good information to make good decisions. The problem is that all too often decisions are based on guesses and made in ignorance of many relevant facts. There is often a temptation to give only lip service to this management maxim and to decide issues on the basis of information on hand, even though it is known to be inadequate. Often when decisions must be made it is too late to try to obtain the data that will ensure a sound base for them. The need for data must be anticipated, and management must peer into the future and outline the possible contingencies—the management decisions—with which it may be faced. Thus, if decision is to be based on full information, management must set aside some of the time devoted to considering today's problems for planning how to deal with tomorrow's problems.

A fetish is sometimes made of the collection of data. A large body of data is no end in itself, and its mere existence solves no problems. Data collection must be a part of a purposeful whole that includes the consideration of all defined objectives, anticipated management contingencies, and other foreseen needs requiring specific kinds of data; provision for analyzing the variations between actual achievements and the goals that have been set; and a willingness to be guided by the data in making decisions. The waste that

exists in routine accumulation of data for no clearly defined purpose is compounded when potentially useful data are ignored because they fail to support preconceived positions and conclusions. Objective administration and good management dictate that the action to collect data involves a commitment to take the data fully into account in making the decision.

Certain characteristics must be built into the system of data collection in advance. The data must be in the proper form and detail and be pertinent to the matters to be evaluated. They must permit management to review the status of objectives and plans; they must signal changed conditions, emerging problems, areas of high cost, and need for improvement.

Collecting Data on Continuing Basis

Intermediate goals.—One major objective of the Bureau is the prompt processing of claims and payment of monthly benefits when they are due. How much can the processing be speeded up without incurring excessive costs? A reasonable goal under present conditions and technology is the payment of the first benefit within 30 days after the individual files his claim.

To achieve this goal, intermediate goals must also be set up for handling claims in the district offices, furnishing the earnings records, and reviewing and certifying the claim for payment. If the overall goal of 30 days is to be an effective administrative device, it must therefore be broken down into objectives for the district office, the central records organization, and the payment center. A procedure must then be built into the operating process for obtaining data on the time between the filing of a claim and the payment certification. These data must be sufficiently detailed to make clear how long each of the three operations takes. Because of the program's size, a relatively small sample gives reasonably accurate data on processing time, and accordingly the Bureau uses statistical sampling techniques.

After the data are received and analyzed, management possesses information that requires it to take action. The decision may be simple—to hire more employees, to redistribute personnel, or to authorize overtime—or it may be complicated and need additional study. If a problem is sufficiently serious, the decision might call for an analysis to

determine whether procedures can be streamlined or short cuts introduced.

Work measurement.—Another major Bureau objective is to operate at the lowest costs consistent with providing the proper degree of service to the public. To know how well this objective is being met, costs must first be studied, and answers obtained to certain questions. How much per unit does it cost to process the measurable work? How much is being spent in the operations of each of the organizational segments of the Bureau? What are the areas of high cost and the reasons for the high costs? Are costs going up or down?

To determine costs, data are needed on the amount of work processed and the time it requires. In other words, a work-measurement system is needed. Whether the universe used is 100 percent or a sample depends on many considerations. In a large organization it is often much more economical and fully adequate to the needs to use sampling techniques than to have every employee try to keep a full account of the time he spends on each activity.

The Bureau is successfully using such a sampling technique in its district offices in an application that has attracted much attention among organizations having similar problems. Work-measurement data are easily collected in organizations performing repetitive, standardized tasks, especially when the tasks are done in large volume and on a sustained basis. Though some parts of the Bureau's organization can be so characterized, its district offices cannot. Each district office is the Bureau's point of contact with the public it serves; the goal is not mass-production efficiency but rather friendly, courteous, and efficient personalized service. These offices deal with large numbers of persons, usually at times of crisis in their lives—mothers, parents, and children when the wage earner has died; the severely disabled who are no longer able to work and earn a livelihood; and the older worker facing the uncertainties and fears of retirement.

The first step in the use of work sampling in the district offices is to list 24 activities that all the offices perform. Then in a selected sample of the offices, at various times during the day that are preselected on a random basis, the activities being performed by each member of the staff are

observed and recorded. The number of observations during a month or quarter is added, and the number of observations for each activity is expressed as a percentage of the total. From these figures and related workload data the average unit time can be obtained for each activity in which the workload is measurable, as well as the time spent on activities for which no measurable workloads exist. The sample is rotated so that eventually every one of the almost 600 offices is included.

In other parts of the organization with large-scale, centralized, record-keeping activities, use of data-processing equipment makes it feasible and economical to obtain the manhours and unit times for each activity on a 100-percent basis. The data-collection system is thus tailored to the needs, characteristics, and available resources of the different parts of the Bureau.

Use of the Data

From the unit times obtained from the work-measurement systems, there are developed overall program unit-cost data and more detailed and refined data relating to specific operations and to individual organizational and functional segments. These unit costs are used to support the Bureau's request for appropriation of funds to meet budgeted needs for administrative expenses.

The Bureau was among the pioneers in the idea of functional budgeting. Its budget is detailed and justified in terms of the manpower, machines, travel, rent, equipment, supplies, and other items of expense needed to process the specific volumes of the different types of work that the organization must do. The request for funds is supported by actual experience data obtained from the systems of work measurement. With objective workload estimates developed by its economists, actuaries, and statisticians and with unit costs and production rates solidly based on experience, the margin within which there can be legitimate differences of judgment is greatly narrowed.

The combination of work-measurement systems and unit-cost projections also enables the Bureau to determine easily and quickly the staff, money, and other resources needed to handle increases in workloads arising from legislative, economic, and other changes. Maintaining such cost data over

a period of years makes it possible to measure the improvements in operations. Substantial savings in administrative costs have resulted from the efforts to achieve improvements, as shown by a comparison of the unit costs of certain key items of work in the fiscal year 1950 and the current fiscal year.

At present salary levels the cost of developing a claim in the district office was \$14.41 in 1950, compared with \$10.56 in 1960. With about 3 million new claims each year, a savings of \$4.00 per claim adds up to a considerable sum. Similarly, it would have cost \$1.80 in 1950 to certify an individual earnings record and to calculate the benefit amount. This year the budgeted cost is \$1.39 even though the record now generally contains 10 more years of earnings and the computation is much more complex because of changes in the law.

Such a basic series of unit-cost data permits historical perspective and shows improvements in efficiency and productivity. Equally important, by pointing up areas of increased cost and decreased productivity, it indicates areas for possible improvement.

Collecting Data on One-Time Problems

Special data are often needed for a proper management decision on one-time problems. In processing a claim, for example, the necessary proofs of age, marriage, death, or disability are filed with the district office. When the claim is reviewed by a payment center, it is sometimes found that more documentation is needed or that the claimant has failed to sign the proper forms or answer necessary questions.

Until recently, Bureau procedure required that the payment center return such cases to the district office for further consultation with the claimant. A proposal to have the payment centers write directly to the claimants and thus cut down duplication of effort and speed up action was opposed by some who maintained that the result would be more costly handling and slower service. They reasoned that many claimants would not respond because they could not do so or would not want to without the district office's help. They argued, further, that many of those who did respond directly would do so inadequately and

that many cases would still have to be referred to the district offices.

No facts were available to support the arguments for or against the proposal. It was therefore decided to design a controlled sample study that would permit comparison of both types of operation by obtaining sufficient data on the effectiveness of each method. This study clearly established that information sought directly from the beneficiary was obtained in substantially less time by the payment centers and that the quality of the response was at least equal to that obtained under the established method. Relatively few cases were received with incomplete or inaccurate information, and there was only a minor need for additional contacts. Once these "hard facts" were established, the management decision was easily arrived at and the obviously desirable change was promptly made.

Another example of the use of statistical sampling to obtain data not collected on a continuing basis is the study of beneficiaries' compliance with regulations requiring the reporting of events that might affect their benefits. To make regular personal contacts with each one of 14 million beneficiaries would obviously be costly. Yet management can hardly continue to issue checks without testing the validity of the assumption that most beneficiaries are complying with their obligations. Information is therefore needed on the extent to which beneficiaries are neglecting to report such events as remarriage, return to work, and adoption of a child. To obtain these data a sample of about 16,000 beneficiaries was scientifically selected to give a reliable cross section of all beneficiaries. Individual contacts with the members of the group clearly pointed to the need for decisions to intensify the public information program in certain areas and to increase and improve follow-up and enforcement activities in certain types of cases.

A fruitful area for administrative improvement is the substitution of valid presumptions for detailed requirements for proof, whether they are spelled out in law or in administrative procedures or policies. Before such presumptions can become a part of the administrative methods, their validity must be established, and for this purpose pertinent data must be collected. The Bureau is constantly collecting data to test new ideas for achieving administrative economy and simplicity.

Often, the study of such data can lead to significant program and administrative simplifications.

The 1939 amendments, for example, provided that no benefits could be paid to or on behalf of a child beneficiary for any month in which the child, at age 16 or 17, was not regularly attending school. Underlying this provision was the assumption that children who went to school were dependent. Studies showed that most of the children who quit school did so to go to work and thereby had to forego benefits because of the provision requiring the withholding of benefits from beneficiaries who were working. It was therefore clear that the provision for withholding benefits because of work made the requirement of school attendance for the payment of benefits largely unnecessary. As a result, the school-attendance provision, which was complicated to administer, was repealed.

Data From Reporting Forms

Bureau procedures are designed to include provision for the necessary reporting of administrative data. When new forms are drawn up—for internal use or use by the public—the Bureau takes into account its management needs and often may provide for obtaining information useful in management analysis and control. The information may be gathered at little expense since the machines used to do basic operations can often be employed to accumulate data simultaneously without detracting from their operational efficiency. Many operations are performed automatically on electronic data-processing equipment of great capacity. The Bureau has built into these operations the production of byproduct data useful for management purposes.

Firm control is needed over the reporting system designed to produce management data. It is easy in a large organization for temporary reports to be continued long after the problems they were designed to meet have ceased to exist. Reports can proliferate and overlap, thus requiring development of duplicate and unnecessary information from various segments of an operation. Organizational units often start producing reports independently for their own internal needs, without considering fully what others may require, and they may thereby accumulate data that can be obtained more effectively as a by-

product of some other operations. Without effective reports control, an organization may spend much more than is necessary or justified to collect the data that management needs.

Gains.—It is clear that cost considerations should influence the extent and method of data collection. Costs can be kept down by advance planning, by utilizing idle capacity, by collecting only needed data and data that will be used, and by employing sampling techniques.

MANAGEMENT IMPROVEMENT AS TASK FOR ALL

The data necessary for management purposes do not flow automatically from operations but require careful planning. Similarly, the contributions that capable and skilled employees can make to an organization's program do not develop automatically, or accidentally, from the fact that they have been hired. To obtain the benefit of their contributions requires planning and organization.

To tap this reservoir effectively involves the recognition by management that the men and women who perform the work are the organization's greatest asset. If employee capabilities are to be fully realized, certain preconditions are necessary—creation of a general atmosphere that invites them to contribute beyond the narrow performance of their own jobs and a system of management in which information is shared with employees. In this atmosphere the opinions of employees are sought and their experience used by management, and decisions are mutually arrived at instead of being arbitrarily handed down from the top. There must be recognition that without the devotion, interest, and skill of experienced employees the organization cannot do its job as well as it should.

Recruiting and Selecting Employees

The Bureau begins by recruiting the best employees it can. All employees are recruited through civil-service examinations. For claims technical positions, this process is supplemented by a college recruitment program. Recruiting officers visit the colleges and universities from

which most of the technicians come, talk with senior students who have indicated an interest in a Government career, and tell them about the Bureau's organization and its career opportunities. By encouraging them to take the civil-service examination while still in college, the Bureau is able to offer them employment in advance of their graduation. In this way it tries to get its share, at least, of the most competent college graduates.

Special techniques are used to identify good candidates for general management or organization and methods types of positions. The individuals selected who have not had experience in this line of work are given a noncompetitive organization and methods examination. The examination, developed by the Civil Service Commission and the Bureau's own personnel psychologists, was tested against a sample of persons who had already demonstrated their competence in a managerial job. It is designed to indicate aptitude for analytical research, report writing, negotiating, and other skills required for successful performance as an organization and methods examiner or as a management analyst. This test is not the sole basis for selection; supervisory evaluations of the individuals and personal interviews by selecting officials are also taken into account.

Special selection techniques are also used in filling first-line supervisory positions. In a large organization, the lack of effective first-line supervision adversely affects employee performance and invariably is reflected in the reduced capacity of the organization to accomplish its mission. Experience has underscored what the Bureau recognized from the first—that adequate or even superior performance in a nonsupervisory job does not necessarily mean that the individual would make a good supervisor and that seniority, either in grade, rank, or position, cannot be a major factor in selection.

The Bureau therefore uses a supervisory aptitude evaluation form. This form helps the staff to assess the individual's initiative, resourcefulness, willingness to accept responsibility, ability to think clearly and objectively, and tact and other qualities necessary for dealing with others. Both the written evaluation form and a panel interview are used to select those individuals who have the greatest potentiality for superior performance in a supervisory capacity.

Training

After recruitment comes training. A large part of the training is given on the job by the immediate supervisor. Training on the job cannot meet all needs, however, because the subject matter involved may be too technical or the skills the employee must acquire in the training process too specialized. The Bureau therefore supplements on-the-job training by various types of formal training programs.

The first of these formal programs gives the background and philosophy of the social security program, the reasons for the regulations and policies under which the Bureau operates, and an understanding and appreciation of the administrative objectives. This training orients employees at all levels to their own jobs and to their role in the work of the Bureau.

Such training and orientation are of special significance to administrative staff. Administrative skills and techniques can be fully effective only when accompanied by the understanding of program purposes that gives the employee a good basis for making value judgments.

Many of the Bureau's staff—especially those entering supervisory and administrative positions—are given what is known as job-methods training, which is designed to equip them with some of the techniques of analyzing operations. They are taught how to break down a job into essential steps by questioning every detail: Why should it be done? When should it be done? Who should do it? What is the best way to do it? These questions, if searchingly pursued, often pay large dividends by improving old methods, developing new ones, and applying new approaches and techniques to operations.

Some employees who perform the more technical duties require different types of formal training. The claims technical staff receive, in addition to the training in program philosophy and objectives, intensive training for many months in the detailed interpretations of the law and their application to individual claims cases. This training provides them with the information needed to explain the program to the public, as well as a background for doing their jobs better and increasing their capabilities for developing ideas for management and program improvement.

Individuals selected for first-line supervisory

positions are not, generally, placed immediately in a supervisory job but are given a special training course. This course covers the policies, procedures, and practices they must know if they are to give proper leadership to other employees. In addition to job-methods training, it includes training in human relations and handling complaints and grievances.

Employees selected for management, administrative, or organization and methods positions are given formal training in management analysis. This course covers in summary fashion all the techniques normally used in administering a large organization, including application of organization principles, survey techniques, collection of administrative data and reports management, procedures and directives management, records management, and use of statistics as a management tool.

The Bureau invests a large amount in training because it believes that the return on this investment is much larger. The aim of all training activities is to ensure that employees at all levels are equipped for effective performance of their assigned responsibilities.

Work Environment

The Bureau uses a number of methods to create and maintain an atmosphere encouraging employee contributions to management. Individual management actions may have little effect in promoting a working climate conducive to maximum productive effort by all employees. The actions must add up to a totally consistent pattern if the employees are to be expected to accept with confidence the message that management sincerely wishes maximum contributions from them.

With such a base, each action is important. Among the effective actions taken by the Bureau are

- the training programs described above
- a clearly written description of the organization's long-range objectives, made generally available
- an annual report to employees on shorter-range objectives, areas of current emphasis, and emerging problems (*Forecasts and Guides*) and another on management plans (*the Budget-Work Plan in Brief*)
- a monthly employee publication— the *OASIS*
- reports, made generally available, of studies on important administrative matters
- encouragement of employees to seek information, ask questions, and suggest improvements
- stimulation of employees to think beyond their own jobs and in terms of the total Bureau job
- development of a heightened sense of employee participation by delegating authority to act and to decide at the lowest organization level where the needed information is available
- encouragement of employees to persevere in promoting their ideas, against bureaucratic resistance and other obstacles
- development and execution of work plans on a broad base of employee participation
- a promotion policy aimed at ensuring all employees Bureau-wide career opportunities

When every employee's full capabilities and power for improving management are marshaled, the favorable results may be of large proportions. During World War II, for example, the Bureau suffered severe losses of personnel to the Armed Forces and to essential industries and defense agencies. It was required, as were all Government agencies, to review all activities to determine how operations could be reduced to their bare essentials and thus free personnel for work more closely related to the war effort.

The "Why" survey.—The Bureau's review of activities used a special technique, known as the "Why" survey, that involved maximum participation by all employees. In this survey each operating step was set down in detail. Teams of employees then analyzed each step in each area of operations and asked about each of these steps: Why do we do this? Why do we do it this way? Why can't it be eliminated? Why can't it be improved? Why can't it be combined with other operations? What does this step add to the final product?

During the survey, which ran for several months, about 2,400 employees made 6,000 suggestions, about a fourth of which were adopted. The Bureau had about 9,850 employees at the start of the survey and 8,300 at its conclusion, even though the amount of work remained about the same. Not all the reduction in manpower could be attributed to the survey; many improvements resulted from a combination of factors. Nonetheless a substantial proportion of the reduction in personnel was directly attributable to the spirit in which the Bureau employees approached this task and to the constructive manner in which they analyzed their own areas of work and sug-

gested ways of combining, eliminating, or improving operations.

A broadside approach like the "Why" survey could not be expected to continue to yield such extensive results if it were continued for a long time. Most of the major benefits would be achieved early in the process, and the point would be reached where the value of the improvement that could reasonably be expected would be offset by the effort required for the analysis. As a one-time effort, the survey dramatically illustrates the values to be obtained from an approach towards management improvement that depends not on a few administrative and technical officials but on the entire employee population.

Suggestion systems.—The philosophy typified by the "Why" survey has carried over in postwar years. Most Government agencies now have an employee suggestion system, and Congress has given central responsibility to the Civil Service Commission for assuring that agency suggestion plans are effectively administered.

Under the suggestion system not only are employees encouraged to submit their ideas but cash awards are made, based generally on an estimate of the savings that will result. In some parts of the Bureau, employee committees have been established to assist employees in developing their ideas and in shaping them so that they will be of maximum usefulness to management. Campaigns are conducted regularly, using posters and other techniques to encourage employees to submit their suggestions. The continuous flow of new and fruitful ideas that has resulted has brought substantial economies as well as improvements in program operations and in services to the public.

Pushing a good idea.—As a corollary to stimulating employees to submit their ideas, the Bureau encourages them to pursue good ideas and not to give up too easily even when confronted with such major obstacles as laws, regulations, and bureaucratic unwillingness to change. The first two can be changed if the case is convincingly presented; the third often will give way to patient, determined perseverance. Admittedly, persistence can create problems when individuals continue to fight for ideas of minor importance and little merit. Sometimes, however, persistence pays off.

For example, the Bureau has many offices that rent privately owned space, and it had the problem of paying rent to a number of landlords. Rents were payable after the end of a period of occupancy and not in advance; in addition, a landlord was required to submit monthly or quarterly bills that had to be audited before he could be paid. In almost all instances, however, the Bureau had a lease with the landlord that ran for a year or for several years, prescribed the amount of rental to be paid, and was a binding contract on the Government.

Bureau staff asked why it was necessary for landlords to submit bills and then to wait additional periods for the rent due them and for the Bureau to have all the paper work in connection with these bills. It seemed that, on the basis of the lease, a rentroll similar to the payroll for the Bureau's employees could be set up for landlords so that the rental payment would be made to the landlord when due under the terms of the lease and without the expense of auditing a bill for an amount that would have been clearly established by contract.

Initial efforts ended in failure because long-established Government policy and regulations stipulated that there had to be a document submitted by the landlord to support every payment to him. The Bureau carried the question to the highest authority—in this case to the Comptroller General of the United States—and convinced him that the system proposed fully safeguarded the interests of the Government and made possible as well earlier payment of the amounts due landlords.

This idea led to savings of about \$10,000 a year to the Bureau by eliminating the handling and audit of monthly bills. Equally important, it saved hundreds of landlords the trouble and expense of preparing monthly vouchers. When the General Services Administration took over the management of rental space for the Government, the procedure was installed nationwide, multiplying savings to the Government and the benefits to lessors many times over.

Gains.—Pervading all these efforts has been the attempt to organize the jobs so that the work is interesting and challenging and the employees derive prestige and satisfaction from their work and take pride in the contribution they are

making to the organization and to the program it administers. In the process all have gained: the public from the improved administration of the program; the Government from the progress that has been made toward its program and administrative objectives; and the employees of the Bureau who have had the satisfaction that comes from the knowledge that they have made important contributions to a program important to the Nation and to its people.

ENLISTING PUBLIC COOPERATION IN IMPROVING ADMINISTRATION

Old-age, survivors, and disability insurance intimately affects the lives and activities of millions of individuals. Everyone who works or goes into business for himself must apply for a social security account number. Each wage earner must give this account number to his employer, and the employer must report quarterly the amount of wages paid to each individual. A self-employed person must report his net income from self-employment for social security purposes at the time he files his income-tax return. When an individual changes his name, the new name must be reported to the Bureau so that the earnings under either name will be properly credited to his record. When an individual retires, becomes totally disabled, or dies, an application must be filed if he or his family wishes to establish entitlement to benefits; and certain proofs of eligibility must be supplied. Persons receiving monthly benefits need to notify the Bureau when they move. They are required to notify the Bureau when they return to work, when they remarry, or when any other event occurs that may cause suspension or termination of benefits.

Need for Public Cooperation

If the intent of the legislation is to be carried out effectively, those responsible for its administration obviously must enlist the active support and cooperation of the general public. How is this cooperation achieved? Clearly, it will not be won by ignoring what the public knows or does not know, by neglecting what the public likes or dislikes about the program and its

procedures, by disregarding what the public is doing or not doing with respect to the program, or by handing down rules and regulations formulated without regard to the reactions of those most concerned. A first step, therefore, in the administration of any program that requires widespread contacts with the public is the careful cultivation of a thorough understanding by the public of the intent of the law, its objectives, and the specific procedures through which these objectives are to be sought. In short, a large-scale program of public information is necessary. The Bureau would fall short of its objectives unless it promoted this public understanding and cooperation and included public information activities among the management functions.

The necessity for an effective information program was recognized from the start of the program, when it was necessary to register immediately about 26 million workers and about 2 million employers engaged in employment covered by the original legislation. The effects of the public information program on this initial registration cannot be measured. If, however, instead of 26 million, only 16 million or 6 million had been sufficiently aware of their rights and obligations under the program to complete and submit the necessary forms accurately and promptly during this initial period, the whole administrative task might have been seriously delayed and the expense of setting up the necessary record system would have been enormously increased.

Since then, a continuing program has been conducted to enlist public cooperation in effective and efficient administration. This program can be reviewed from five aspects, which apply not only to the total effort but to each task within it. First, what information do the people need in order to cooperate? What are the themes or messages of the program? Second, who needs this information? To what groups and organizations do they belong and what characteristics of these groups will help or hinder getting information to them? Third, when do they need the information? Fourth, what channels of communication can be used? What mass media are available and effective? Finally, what administrative resources, such as staff and money, are at hand or needed to make use of the available media?

Areas of Emphasis

No part of the management of the public information program is more crucial than the decisions about themes and messages. Some areas of emphasis can be pointed out.

Advance filing.—Workers who know in advance of their retirement plans are encouraged to file for benefits 2 or 3 months before retirement to relieve work pressures on Bureau offices, so that work can be scheduled efficiently and economically and benefit checks can be released on time.

Proofs.—Claimants can facilitate Bureau operations and speed payment of their benefits if, when they apply, they bring with them all the necessary proofs of their eligibility—proof of age for retired individuals and their wives, as well as proof of marriage or relationship for wives, children, or other dependents.

Reporting of name changes.—Special attention is given to the need for prompt reporting of name changes, especially of women after they marry. In some communities a name change form is handed to women at the time they apply for a marriage license.

Accurate employer reporting.—A major administrative problem is caused by employers who copy social security account numbers incorrectly on their payroll records or who fail to get an account number from temporary employees. Earnings reported without an account number or under an incorrect number cannot be credited to the proper earnings record without costly investigation and correspondence to obtain the correct number. The educational campaign conducted through the mass media, correspondence, and personal contacts with employers has kept inaccurate reporting at a relatively low level.

Changes in law.—Legislative changes often require action on the part of affected individuals by certain deadline dates. In addition, newspaper stories on legislative changes may cause large numbers of persons to flock into the Bureau offices or write asking how the change affects them. If such an influx of inquiries and the regular work had to be handled at the same time, great difficulty would be experienced in meeting

the objectives of providing prompt and adequate service to the public. The public information program is used to prevent unnecessary inquiries and correspondence, to secure immediate action from individuals who have to meet deadlines, to correct possible misunderstanding—on the size of a benefit increase, for example—and thus avoid an unproductive and essentially unnecessary workload.

Planning an Information Program

It has been proved repeatedly that the information activity is an indispensable instrument of management in carrying such messages to the public. The costs of an effective program are small compared with the potential costs of administration when preventive measures are not taken to limit the dimensions of the administrative problems arising when the public is uninformed.

All planning for the information program depends for success on administrative resources, including staff and money that can be allocated for a specific purpose. A basic organizational decision gives the district offices primary responsibility for conducting public information activities in their localities. Though a small central office staff plans programs and produces the materials used, public information is believed to be a basic part of the management job in the offices that meet the public every day. This approach makes for a strong and vigorous program in each individual community at a relatively low cost.

Thoughtful planning about the specific groups that need specific information is essential. The old-age, survivors, and disability insurance program, for example, has somewhat different rules for the coverage of different occupations. For this reason, the cooperation of specific organizations serving specific groups is enlisted. When farmers were brought into the program, the Bureau obtained the help of all the major voluntary farm organizations in getting information to the men and women they serve.

This technique has been widely used by the Bureau with considerable success. Undertakers help facilitate administration by promptly sending in death certificates. Lawyers and accountants help their clients avoid many problems that

the Bureau would otherwise have to deal with. Personnel directors of business organizations and heads of workers' unions assist in many ways.

Public Relations Techniques

The public information program uses the major mass communications media—pamphlets, newspapers, magazines, talks before groups, radio, television, motion pictures, posters and exhibits, and direct-mail projects. Since each reaches large segments of the population, the Bureau attempts to use them all in a balanced way without primary reliance on any one. In general, time and space are contributed as a public service; the Bureau pays for the materials.

In trying to obtain maximum public cooperation the Bureau not only has to inform the public but itself must be aware of the levels of public understanding, public attitudes toward the program and toward Government generally, and the extent of response. The techniques of administering the program should not be so unusual as to arouse public antagonism. They should not impose burdens on individuals that will cause opposition. They must, on the other hand, be sufficiently dynamic to stimulate interest and overcome inertia.

A basic ingredient in obtaining public cooperation is that of building up community confidence in the organization—in its integrity and its desire to give maximum service to the public. The public image created by the manner in which a program is administered and its representatives meet the public is therefore of extreme importance in insuring effective administration. Creation of the proper image depends on almost everything that is done every day in carrying out the job.

Public relations work can be looked upon as a two-way flow. In addition to preparing and providing informational matter for the public, the Bureau must pay attention to opinions expressed about it in the press, on the radio, and in other media; it must obtain reports from district office managers of their observations of public

reactions in their own communities, it must analyze its correspondence to determine the public attitudes to the Bureau as an organization; it must make special studies and surveys to find out more about problem areas; and it must take steps to ensure that any problems in its relations with the public are quickly resolved.

CLOSING

Management must know what results it is achieving and have a measure of its success or failure. It is not difficult to evaluate the outcome of one particular action. It is much harder to look at the full picture of activities, to stand somewhat apart and determine overall effectiveness at any one time or to trace the fluctuations in accomplishment over a period of years. Even if there were ways of weighting objective measures of performance that do exist for certain aspects of administration and arriving at a single index, the problem remains of assessing and weighting the intangibles and the difficult-to-measure areas.

The kind and quality of service to the public, proper execution of the intent as well as the letter of the law, and cost levels appropriate to the program—all must be considered. The best available information—both subjective and objective—appears to support the conclusion that over the years the Bureau has done a good job. Objective measures of performance indicate a record of continuing accomplishment. Since 1950, for example, the composite measurable workload of the Bureau has increased by 225 percent but manpower usage by only 130 percent; in other words, today 70 persons are doing the work that it took 100 persons to do in 1950.

There is no easy road to management improvement. It takes advance planning, action, follow-through to appraise performance and results, and feed-back to revise plans and objectives. The techniques used have to be tailor-made to fit the size and kind of program administered and the many other factors that make one organization differ from another.

State Unemployment Insurance Legislation, 1959*

DURING THE 1959 legislative sessions, 40 States amended the provisions governing their unemployment insurance programs. The emphasis generally was on legislation increasing the duration of benefits, with more States taking this type of action to liberalize their programs than in any other recent year. An important development in this area was the adoption by six States of provisions for extending duration on a temporary basis whenever specified emergency conditions are found to exist.

Only legislation affecting coverage, benefits, eligibility, and disqualifications is considered in the following pages. Financing provisions were enacted, however, in several States.

COVERAGE

Four States changed their coverage provisions significantly—three by extending coverage to smaller firms and one by broadening the definition of employment. Coverage is now provided in New York if a firm has a \$300 payroll in any quarter, in Oregon if a firm has a minimum payroll of \$225 in any quarter, and in Vermont if a firm has three or more workers in 20 weeks. Hawaii abolished its separate system for agriculture and brought agricultural workers under its employment security law; it thus became the first State to cover such workers. Agricultural employers with 20 or more employees in each of 20 weeks in a calendar year are subject to the law. Hawaii also provided for coverage of services performed for the State and its political subdivisions and instrumentalities. Three other States extended coverage to formerly excluded groups—Colorado, to employees of nonprofit organizations; Idaho, to State employees; and Indiana, to employees of a municipally owned public utility. Changes in six other States affected relatively few workers.

* Prepared in the Division of Program and Legislation, Unemployment Insurance Service, Bureau of Employment Security, Department of Labor.

BENEFITS

Maximum Weekly Benefit Amount

Twenty-two States increased the maximum basic weekly benefit by \$2–\$15. Three of them (Colorado, Vermont, and Wisconsin) adopted flexible maximums, under which the benefit is computed as a specified percentage of the State's average weekly wage. Kansas removed the limitation on its flexible maximum. Six States now have flexible maximums, but only 4.7 percent of the workers in covered employment are in these States.

Effective January 1, 1960, the flexible maximum formula raised the maximum benefit to \$43 in Colorado and to \$47 in Wisconsin—the two States that make semiannual adjustments—and to \$41 in Kansas, where adjustments are made annually. The other three States make annual adjustments that are effective July 1.

Maximum weekly benefits now range from \$26 in South Carolina to \$55 in California. Six States, with 26 percent of the employment covered by State unemployment insurance laws, pay maximums of \$45 or more (table 1). Alaska (for resident claimants), Connecticut, Hawaii, and New York all pay \$45; Wisconsin pays \$47; and California pays \$55. In July 1960, when Pennsylvania's increase to \$40 takes effect, a third of the States, with almost 50 percent of all covered employment, will have maximums of \$40 or more. Six States, with 12.4 percent of the covered employment, had such maximums in

TABLE 1.—Number of States with specified maximum weekly benefit amount and percent of covered workers

Maximum basic weekly benefit amount	Number of States	Percent of covered employment, 1958
\$25-29.....	4	8.7
30-34.....	19	29.2
35-39.....	12	21.0
40-44.....	10	15.1
45-49.....	5	16.8
50-55.....	1	9.2

1957. Only four States now have maximums of less than \$30, compared with 10 States in 1957.

Fourteen States, with 23.2 percent of all covered employment, pay a maximum basic benefit equal to 50 percent or more of the State's average weekly covered wage—a significant increase from 1957, when seven States, with 4.4 percent of the covered employment, had such maximums. In 10 States, with 25.9 percent of the covered employment, the maximum is less than 40 percent of the average weekly wage, and in the other 27 States it is 40–49 percent.

Dependents' Allowances

The Iowa legislature added a provision for dependents' allowances, and North Dakota repealed its provision. Of the other 11 States that pay a higher weekly benefit to claimants with dependents, five increased the maximum—Illinois by extending the benefit schedule, Connecticut and Wyoming by raising the maximum basic benefit, and Massachusetts and Ohio by increasing the amount of the allowance for each dependent.

Minimum Weekly Benefit Amount

Six of the 22 States that raised the maximum basic weekly benefit also raised the minimum by \$1–\$5. State minimums now range from \$3 to \$17; the minimum is \$10 in 29 States and more than \$10 in nine.

Method of Computation

The only change made by nine States in the formula for determining the weekly benefit amount was to extend it to a new maximum. One State acted to require higher earnings at a few benefit levels for receipt of the same amount as formerly, and in another the fraction of high-quarter wages compensated at most benefit levels above the old maximum was reduced.

Two States changed from a formula using a fraction of high-quarter wages to one basing benefits on average weekly wages during the high quarter. Colorado's new formula compensates an individual for 60 percent of his average weekly wage in the quarter of highest earnings; the weekly benefit amount is thereby increased \$2–\$5 for the same amount of such earnings. The new Florida formula bases benefits on 50 percent

of the worker's average weekly wage in that quarter of his base period in which his wages were highest; through June 30, 1960, that average is computed as 1/13 of high-quarter wages; after June 30 it will be determined by dividing high-quarter wages by the total number of weeks worked during the quarter. Florida will then be the only State with an average-weekly-wage formula that bases benefits on the individual's actual average weekly wage during the high quarter.

An Iowa provision for rounding benefit amounts to the nearest dollar results in higher benefits for some claimants and lower benefits for others. In New Mexico, some claimants will receive higher benefits because of a change in the rounding provision; the amounts are now rounded to the higher \$2 rather than to the higher \$1. Benefits are raised slightly for most claimants in Illinois; formerly equal to 1/20 of high-quarter wages and payable in multiples of 50 cents, they are now equal to 1/20–1/21, payable in dollar multiples.

Five States that base benefits on a fraction of high-quarter wages made changes in the fraction. Three of them adopted 1/26 as a fraction; Oklahoma changed from 1/20, North Dakota from 1/24, and Arkansas from a weighted schedule of 1/21–1/27. As a result, higher earnings will now be required at all benefit levels in Oklahoma and North Dakota and for benefits of less than \$20 in Arkansas. Two States will require less earnings—Nebraska at all benefit levels and Massachusetts at levels above \$23.

Two States that compute benefits as a percentage of annual wages revised benefit schedules. In New Hampshire, all claimants eligible for weekly benefits of more than \$16 receive, for the same base-period earnings as under the old schedule, \$1 more. In Washington, some claimants—to receive the same benefit amounts—are required to have more earnings than before and others may have less, but all claimants are eligible for higher potential benefits under the amended duration fraction.

Partial Earnings Allowance

The amount of earnings that can be disregarded in computing the weekly benefit for partial unemployment was raised in 10 States. Four States

with a uniform allowance to all workers increased these amounts \$3-\$9, and five States changed from a uniform allowance to amounts geared to the benefit an individual would receive for full unemployment. Vermont changed from a uniform allowance of \$3 to one of \$10, plus \$2 for each dependent (with a maximum of \$20).

Duration

Sixteen States extended the duration of benefits; the increases ranged from 2 weeks in Iowa to 13 weeks in Oklahoma. Almost a fourth of all workers covered by State unemployment insurance laws are in these 16 States and in Ohio. Six other States provided for automatic extension of duration whenever certain conditions in the State economy develop.

No State adopted a uniform-duration provision. Hawaii increased its uniform-duration period from 20 weeks to 26; its law thus meets the program objective of 26 weeks of benefits for all eligible workers at all benefit levels.

Indiana and Iowa increased the amount of quarterly wages considered in determining duration. In Indiana, however, claimants eligible for weekly benefits less than the maximum and whose high-quarter wages are just enough to qualify them for the maximum benefit amount cannot qualify for the new maximum duration (26 weeks) since total benefits continue to be limited to one-fourth of base-period wages. In Oklahoma, also, a claimant receiving a weekly benefit less than the maximum amount cannot qualify for the new maximum duration (39 weeks), since total benefits remain limited to one-third of base-period wages; the potential duration for such a claimant cannot be more than 34.6 weeks.

Nine States revised the method of computing duration. Florida adopted a method using half the number of weeks of employment in the base period, with a 26-week maximum. Ohio retained its 26-week maximum but increased from 50 percent to 100 percent the proportion of base-period wages compensated. New Mexico extended its maximum to 30 weeks and raised to three-fifths the proportion of base-period wages compensated. The percentage of base-period wages compensated was raised from 34 to 36 in Massachusetts and from 27-22 to 32-26 in South Dakota.

Colorado increased the maximum duration to 32 1/2 weeks and the proportion of base-period wages compensated to one-half, subject to a maximum quarterly amount. In Wisconsin the maximum duration was extended to 34 weeks. Weeks of benefits are computed as a fraction of weeks of employment; 7/10 of a week of benefit are allowed for each of the first 20 weeks of employment and 8/10 for the next 25 weeks.

In Utah, where duration is determined by the ratio of annual wages to high-quarter wages, the maximum was raised to 36 weeks, but potential duration was reduced for all claimants formerly eligible for less than 22 weeks of benefits. In Washington potential benefits were increased for all claimants. They may now receive one-third of base-period wages or 30 times the weekly benefit amount, whichever is less. No claimant who qualifies for a benefit of less than \$35 can be entitled to the maximum duration of 30 weeks, but some claimants in the \$35, \$36, and \$37 benefit brackets and all who are eligible for benefits of \$38-\$42 can qualify for 30 weeks.

Forty-one States, with 86.2 percent of all covered workers, now have a maximum potential duration of 26 weeks or more. In seven of these States, some claimants can receive benefits for 30 weeks or more, and Pennsylvania provides 30 weeks of benefits for all eligible claimants. The maximum duration now ranges from 18 weeks in Virginia to 39 weeks in Oklahoma. The number of States with specified maximum duration of benefits is shown below.

Maximum number of weeks	Uniform duration		Variable duration	
	Number of States	Percent of covered employment	Number of States	Percent of covered employment
Less than 26.....	5	4.9	5	8.9
28-26.....	7	17.8	26	50.8
30 or more.....	1	7.5	7	10.1

ELIGIBILITY

Qualifying Requirements

The trend toward tighter qualifying requirements was continued during the 1959 State legislative sessions. Fifteen States, including 11 of the 22 that raised the maximum basic weekly benefit

amount, made changes that in general had the effect of requiring higher earnings or earnings for a longer time.

The minimum earnings requirement was raised \$200 in Iowa and \$100 in Oklahoma. In Iowa the worker must have earned \$200 in the high quarter and \$100 in another quarter. Oklahoma requires 1 1/2 times the high-quarter wages with at least \$300 in base-period wages or, alternatively, \$3,000 in base-period wages.

Kansas stiffened its earnings requirements for most claimants by requiring earnings equal to 30 times the weekly benefit amount. This new requirement, combined with the change from \$5 to \$10 in the minimum benefit, means that the minimum earnings requirement is now \$100 higher than it was. When North Dakota raised to 39 the multiple of the weekly benefit amount required to qualify for benefits and also increased by \$3 the minimum weekly benefit amount, the earnings requirement for receipt of the minimum benefit was raised \$138. In Oregon a claimant must now have earned \$20 or more in covered employment in each of 20 weeks in the base period.

Florida adopted a qualifying requirement of 20 times the individual's average weekly wage in insured employment. The minimum average weekly wage necessary to qualify for benefits is \$20; the minimum qualifying requirement is \$400. In Wisconsin, where the benefit is based on the average weekly wage, 18 weeks of work are now required at an average weekly wage of at least \$16.

Pennsylvania added a provision that individuals earning less than \$600 in a base year must either have earned wages during 18 weeks in the base year or have earned more than 50 percent of their base-period wages in a full-time occupation in a full-time industry or enterprise and while attached to the labor market for permanent, full-time employment. This provision will affect claimants for benefits of \$18 or less. Two States that provide for a flat minimum qualifying wage raised the amount of wages required—to \$700 in Illinois and \$650 in Massachusetts.

Increases of \$90 in Arkansas (to \$300) and of \$100 in New Hampshire (to \$500) in the minimum qualifying wage resulted when the minimum weekly benefit amount was raised. Arkansas also added a requirement of wages in 2 quarters.

New Mexico set the earnings requirement at 30

times the midpoint of each benefit bracket. As a result of this change and the new rounding provision, some individuals can qualify for benefits with base-period earnings less than the amount formerly required. Missouri's 1957 legislation requiring 17 weeks of employment and wages of at least \$15 in each week became effective October 1, 1959.

Idaho and Iowa also made it more difficult for a claimant with irregular employment to qualify for benefits when they adopted requirements designed to prevent payment of benefits in 2 consecutive benefit years without intervening employment. Before claimants can requalify in Idaho, they must have 30 days of bona fide work after exhausting benefits, and in Iowa they must have earned \$100 after the start of a preceding benefit year.

Availability for Work

Six States changed their availability requirements. In Kansas the eligibility of a claimant who becomes ill or disabled after filing a claim and registering for work is not affected if no suitable work is offered after the illness or disability begins. California now allows payment of benefits if the claimant has been unavailable for 2 days or less because of a death in his immediate family or if he is unlawfully detained. In Iowa an individual must be "earnestly and actively seeking work."

Maryland amended its provision excepting from the "active search for work" requirement men aged 65 and over and women aged 62 and over who are temporarily furloughed and subject to recall; the age limit is now 60. Ohio now requires that an individual make such efforts to obtain suitable work as may be required by the administrator, who shall consider—among other factors—the worker's chances of returning to his former job, normal methods of finding work in his occupation, the length of his unemployment, and local employment conditions. In Nebraska, anyone on vacation without pay is considered available for work if the vacation is not a result of his own action, as distinguished from any action by a collective-bargaining agent or any action beyond the individual's control, regardless of whether notification of such vacation was given at the time of hiring.

DISQUALIFICATIONS

About a third of the States amended their disqualification provisions—some by liberalizations and some by adopting more stringent requirements. In 13 States the revisions related to one or more of the three major causes for disqualification—voluntary leaving, refusal of suitable work without good cause, and discharge for misconduct, and in four States they related to all three causes.

Voluntary Leaving

Ten States amended their provisions disqualifying individuals who voluntarily leave work without good cause. Colorado made the length of the disqualification dependent on the circumstances in which the worker leaves. It retained the provision disqualifying for the week of the occurrence and for 1-10 weeks following, with benefits reduced accordingly, but made it applicable only to leaving under extenuating conditions. When an employee leaves without extenuating circumstances, the disqualification is for the week of the occurrence and from 10 weeks to 32 1/2 weeks.

Iowa, which disqualifies for the duration of the unemployment and cancels all wage credits if the leaving was "without good cause attributable to the employer," modified two of the existing exceptions to the disqualification and added several conditions under which the disqualification is either modified or made inapplicable. Kansas changed its disqualification period to the week of occurrence and the 6 weeks immediately following. Maine reduced the minimum disqualification period from 7 weeks to 5; the variable period is now 5-14 weeks, with benefits reduced accordingly.

New Hampshire made its language more restrictive by increasing from 1 to 3 the number of weeks in which a claimant, to satisfy the disqualification, must earn wages in "employment" of at least \$3 more than the weekly benefit amount. Ohio no longer cancels benefit rights based on the work that the employee left.

Oregon adopted a requirement under which an individual is disqualified (1) until he has earned at least as much as his weekly benefit amount in 4 separate weeks following the week in which the

disqualification occurred or (2) for the 8 weeks following the week of the disqualifying act if the claimant is registered for work, is able and available, and is actively seeking and unable to obtain suitable work.

Tennessee changed its disqualification period to the week of occurrence and the 4 weeks immediately following, with benefits reduced accordingly, and provided two exceptions for which no disqualification or reduction of benefits is imposed. Vermont increased, from 1 week to 2, the minimum number of weeks of disqualification for all claimants except those who leave because of their health; for most claimants the disqualification period is for the week in which the claim is filed and the 2-9 weeks immediately following. California provided that a worker whose employment is terminated under the compulsory retirement provisions of a collective-bargaining agreement to which the employer is a party is not considered to have left voluntarily without good cause.

Discharge for Misconduct

Eight States amended their provisions disqualifying for discharge for misconduct. The changes in the disqualification period adopted by Kansas, Oregon, and Tennessee were the same for misconduct as for voluntary leaving. Ohio, under an amendment similar to that for voluntary leaving, no longer cancels benefit rights based on the work from which the employee was discharged (for reasons other than gross misconduct).

Iowa and Vermont made their provisions more restrictive by increasing the minimum number of weeks of disqualification. In Iowa it is now for 4-9 weeks, with benefits reduced accordingly, and in Vermont it is for the week in which the claim is filed and 6-12 weeks immediately following.

Colorado was the only State adding a disqualification for an individual guilty of gross misconduct. Such a person is disqualified for the week of the occurrence and from 10 weeks to 32 1/2 weeks following, with benefits reduced accordingly. Ohio amended its provision for discharge for dishonesty in connection with the individual's work to include discharge "by a base-period employer," as well as from his most recent work. New Hampshire added a disqualification for a

disciplinary layoff for not more than 2 weeks, beginning with the week in which the layoff is effective, if the layoff is based on good cause. Ohio provided that the disciplinary layoff must be for "misconduct in connection with the work" rather than for "just cause."

Refusal of Suitable Work

Seven States amended their disqualifications for refusal of suitable work. Kansas and Oregon made the same change in the disqualification period as for voluntary leaving and discharge for misconduct.

Massachusetts now considers unsuitable any job that would require a woman to work between 11:00 p.m. and 6:00 a.m. Ohio includes the claimant's earlier earnings among the factors to be considered in determining if work is suitable. Tennessee changed the disqualification period to the week of the occurrence and the 4 weeks immediately thereafter, with benefits reduced accordingly.

Washington made its provision more restrictive by disqualifying the worker for the duration of the unemployment and until, in each of 5 weeks, he has earned wages equal to his weekly benefit amount. A Wisconsin amendment provides that a worker who has been recalled by a former employer and fails without good cause to return is ineligible for benefits from that employer's account until he has been employed again for at least 4 weeks and earned wages equal to four times the weekly benefit amount.

Receipt of Other Remuneration

Colorado now reduces the worker's weekly benefit by the amount of his old-age benefit under the old-age, survivors, and disability insurance program or any annuity, pension, or other retirement pay if the benefits are based on wages from the employer paying or contributing to the retirement benefits. Pennsylvania reduces an individual's weekly benefit by the amount of a private pension that is higher than the maximum weekly benefit amount, if a base-period employer has contributed to the pension plan.

Tennessee added a provision reducing the

weekly benefit by the amount of any annuity, pension, or retirement pay from a base-period employer or from any trust or fund if the base-period employer had paid at least half of the contribution to the fund. In Utah, individuals who receive or are eligible to receive retirement benefits have their weekly benefit reduced by 50 percent of the retirement benefit.

In North Dakota the weekly benefit is reduced if an individual is receiving or has claimed and will receive retirement payments under a plan to whose financing any employing unit has substantially contributed or under a system supported in whole or in part by public contributions, or under both.

Kansas and Ohio repealed provisions requiring reduction of the weekly benefit by the amount of any old-age benefit payable under the old-age, survivors, and disability insurance program. Ohio, in addition, repealed its provision reducing benefits when retirement or pension payments are being received under a retirement plan sponsored and financed exclusively by the employer, spelled out circumstances in which remuneration in lieu of notice would not be deductible, and prohibited reduction in benefits for receipt of two other types of remuneration. In Maine the weekly benefit is reduced only if, in addition to retirement pay or pension, the individual is receiving benefits under old-age, survivors, and disability insurance.

Labor Disputes

Three States amended their provisions governing disqualifications resulting from a labor dispute. Arkansas now disqualifies a worker for "the duration of any period of unemployment if he lost his employment or has left his employment by reason of a labor dispute." Arkansas also deleted its provision excluding stoppages of work when the labor dispute was caused by the employer's failure or refusal to conform to the provisions of a labor contract or any law, State or Federal, concerning collective bargaining, hours, wages, or other conditions of work. Massachusetts added a provision allowing payment to otherwise eligible individuals if they are involuntarily unemployed while a collective-bargaining con-

tract is being negotiated, but not after a strike or lockout has started. Ohio deleted the provision that extended the disqualification for a period necessary and reasonable for the establishment to resume normal operations; it provided also that an employee is eligible for benefits if he is laid off for an indefinite period, is separated by an employer before the dispute, or obtains a bona fide job with another employer while the dispute is in progress.

Other Disqualifications

Marital obligations.—Colorado, Pennsylvania, and Tennessee added provisions disqualifying for unemployment caused by marital obligations. Oregon changed from a presumption of unavailability for 4 weeks to disqualification for the same period. Colorado now disqualifies for the week of occurrence and 1–10 weeks, with benefits reduced accordingly, and Tennessee for the duration of the unemployment and until wages equal to five times the weekly benefit amount have been earned in insured employment.

In Pennsylvania the disqualification is for the duration of the unemployment and until the worker has been reemployed and earned wages equal to eight times the weekly benefit amount. The provision is not applicable if the claimant, for a substantial part of the 6 months either before leaving work or before filing his application, was the sole or major support of his family or if he moves to a new locality and the work from which he separated is not within reasonable commuting distance.

Pregnancy.—Provisions disqualifying for unemployment resulting from pregnancy were added by two States. In Tennessee the disqualification is applicable after the claimant is able to work and covers the week in which the claim is filed and the next 4 weeks; in addition, benefits equal to 10 times the weekly benefit amount are canceled. Colorado added a disqualification for the week in which the unemployment began and for 1–10 weeks, with benefits reduced accordingly.

Ohio changed its provision to a presumption of

unavailability for not less than 8 weeks before and 8 weeks after childbirth, and Oregon changed to a disqualification for the period beginning with the week in which the woman left work and ending 6 weeks after the date the pregnancy was terminated.

Pennsylvania now presumes unavailability for work and ineligibility for benefits for a period beginning 30 days before the anticipated birth and ending 30 days after the child's birth. Under an amendment to the voluntary-leaving provision, pregnancy is not considered a "necessitous and compelling reason" for leaving work; thus, if she leaves work voluntarily because of pregnancy, the claimant is ineligible for the duration of her unemployment and until she has earned an amount equal to eight times the weekly benefit amount. Under a new provision, a claimant laid off or discharged because of pregnancy is held ineligible for benefits for 90 days before the anticipated birth and 30 days after the child's birth.

Wisconsin made its provision more restrictive by increasing the disqualification period to 10 weeks before the expected date of childbirth.

Fraudulent claim.—Colorado was the only State to add an administrative disqualification for fraudulent misrepresentation concerning the reason for separation from employment or for refusing to accept a bona fide offer of employment. The disqualification is for the "period of adjudication" as determined by the Department of Employment.

School attendance.—Under a Pennsylvania amendment, benefits are not payable on wages earned by a full-time student in temporary employment during vacation periods or in employment that is an integrated part of a cooperative educational curriculum. Ohio no longer disqualifies a person who leaves work to attend school or is regularly attending school. Utah liberalized its provision concerning the availability of students by specifically permitting attendance at an approved training course and by deleting the provision that unemployment must have begun before enrollment in the school.

Notes and Brief Reports

Family Benefits in Current-Payment Status, June 30, 1959*

During the year ended June 30, 1959, the number of families receiving monthly benefits under the old-age, survivors, and disability insurance program increased about 931,000. At the end of the fiscal year, monthly benefits were being paid to at least one person in 9.7 million families (table 1). Of these, about 9.5 million were either retired-worker or survivor families, an increase for the year of about 857,000. Retired-worker

families, which made up 77 percent of the 9.5 million, numbered 7.3 million—about 657,000 more than a year earlier. The number of survivor families increased 200,000, to 2.2 million. Disabled-worker families numbered about 275,000, and 86,000 dependents of disabled workers were receiving monthly benefits provided by the 1958 amendments to the Social Security Act. At the end of June 1958, only disabled workers themselves could receive benefits, and about 200,000 had benefits in current-payment status.

Average family benefits at the end of June 1959 were substantially higher than those a year earlier because of (1) the higher benefit rates provided by the 1958 amendments, (2) the rising proportion of benefits computed on the basis of earnings after 1950, and (3) the increasing number computed under the provisions of the 1954 amend-

* Prepared by Harry Ballantyne, Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

TABLE 1.—Estimated number of families and beneficiaries in receipt of benefits and average monthly benefit in current-payment status by family group, end of June 1958 and 1959

[Number in thousands; data corrected to Feb. 24, 1960]

Family classification of beneficiaries	June 30, 1958			June 30, 1959			Percentage increase in average monthly amount per family, 1959 from 1958
	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family	
Total.....	8,797.1	11,905.3		9,728.5	13,181.4		
Retired-worker families.....	6,638.5	8,785.1		7,295.6	9,636.6		
Worker only.....	4,662.0	4,662.0	\$62.00	5,153.6	5,153.6	\$68.30	10
Male.....	2,500.6	2,500.6	60.80	2,700.6	2,700.6	77.30	11
Female.....	2,161.4	2,161.4	53.00	2,453.0	2,453.0	58.30	10
Worker and aged wife.....	1,835.2	3,670.4	110.20	1,978.1	3,956.2	120.60	9
Worker and young wife ¹.....	.8	1.6	105.10	.6	1.2	113.70	8
Worker and aged dependent husband.....	13.7	27.4	93.20	14.7	29.4	104.70	12
Worker and 1 or more children.....	29.1	69.4	106.70	33.5	78.4	119.70	12
Worker, wife aged 65 or over, and 1 or more children.....	8.0	26.2	139.00	14.7	47.9	152.70	10
Worker, young wife, and 1 or more children.....	89.6	327.8	128.30	100.3	369.6	148.20	16
Worker, husband, and 1 or more children.....	.1	.3	129.00	.1	.3	135.00	5
Survivor families.....	1,958.2	2,919.8		2,157.7	3,183.6		
Aged widow.....	1,165.4	1,165.4	61.60	1,311.5	1,311.5	66.20	9
Aged dependent widower.....	1.5	1.5	48.30	1.7	1.7	53.20	10
Widowed mother only ¹	1.2	1.2	50.30	1.1	1.1	57.20	14
Widowed mother and 1 child.....	145.1	290.2	116.20	154.2	308.4	129.00	11
Widowed mother and 2 children.....	101.8	305.4	149.50	107.9	323.7	166.50	11
Widowed mother and 3 or more children.....	96.5	459.6	148.10	102.7	494.0	177.50	20
Divorced wife and 1 or more children.....	.3	.8	137.40	.3	.8	161.60	18
Aged widow and 1 or more children.....	5.8	11.9	105.50	8.6	17.8	113.00	7
Widower and 1 or more children.....	(²)	(²)	94.00	(²)	(²)	94.30	(²)
1 child only.....	258.0	258.0	51.20	276.5	276.5	56.40	10
2 children.....	99.4	198.8	88.10	104.9	209.8	97.00	10
3 children.....	34.2	102.6	113.80	35.1	105.3	125.00	10
4 or more children.....	21.3	95.0	123.60	22.2	98.8	150.00	21
1 aged dependent parent.....	26.0	26.0	52.70	28.5	28.5	58.60	11
2 aged dependent parents.....	1.7	3.4	98.40	1.7	3.4	110.40	12
1 or 2 aged dependent parents and 1 or more other survivors ⁴.....				.8	2.3	190.00	
Disabled-worker families ³	200.4	200.4		275.2	361.2		
Worker only.....	200.4	200.4	74.40	235.6	235.6	87.70	18
Male.....	158.8	158.8	75.50	179.0	179.0	91.40	21
Female.....	41.6	41.6	70.10	56.6	56.6	75.80	8
Worker and aged wife.....				12.7	25.4	130.00	
Worker and aged dependent husband.....				.1	.2	104.00	
Worker and 1 or more children.....				6.4	18.6	158.00	
Worker, wife aged 65 or over, and 1 or more children.....				.2	.6	200.00	
Worker, young wife, and 1 or more children.....				20.2	80.8	188.00	

¹ Benefits to children were being withheld.

² Less than 50.

³ Less than 0.5 percent.

⁴ Benefits to parents of deceased workers who were survived by widows,

dependent widowers, or dependent children were first payable for September 1958.

⁵ Benefits to disabled workers aged 50-64 were first payable for July 1957, and benefits to their dependents for September 1958.

TABLE 2.—Estimated number of families and beneficiaries in receipt of benefits and average monthly benefit in current-payment status on June 30, 1959, for selected family groups, by starting date used in benefit computation

[Number in thousands; data corrected to Feb. 24, 1960]

Family classification of beneficiaries	Total			Based on earnings after 1936			Based on earnings after 1950			
	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families as percent of total
Retired-worker families:										
Worker only.....	5,153.6	5,153.6	\$68.30	1,937.7	1,937.7	\$52.80	3,215.9	3,215.9	\$77.60	62
Male.....	2,700.6	2,700.6	77.30	974.8	974.8	58.40	1,725.8	1,725.8	88.00	64
Female.....	2,453.0	2,453.0	58.30	962.9	962.9	47.10	1,490.1	1,490.1	65.50	61
Worker and aged wife.....	1,978.1	3,956.2	120.60	550.5	1,101.0	93.50	1,427.6	2,855.2	131.00	72
Survivor families:										
Aged widow.....	1,311.5	1,311.5	56.20	870.3	870.3	50.30	440.8	440.8	67.80	34
Widowed mother and 2 children.....	107.9	323.7	166.50	38.6	115.8	111.70	69.3	207.9	197.00	64
Disabled-worker families:										
Worker only.....	235.6	235.6	87.70	69.8	69.8	72.70	165.8	165.8	94.00	70
Male.....	179.0	179.0	91.40	49.4	49.4	75.50	129.6	129.6	97.50	72
Female.....	56.6	56.6	75.80	20.4	20.4	65.80	36.2	36.2	81.40	64
Worker, young wife, and 1 or more children.....	20.2	80.8	188.00	5.4	10.8	133.00	14.8	29.6	208.00	73

ments that permit, in the computation of the average monthly wage, the dropping of as many as 5 years of lowest covered earnings and, in addition, any period of total disability.

Payments to retired workers without dependents also receiving benefits averaged \$77.30 for men and \$58.30 for women. Among families consisting of a retired worker and his aged wife, the average was \$120.60. The average benefit for aged-widow families was \$56.20, and for families consisting of a widowed mother and two children, it was \$166.50.

The average benefits being paid to disabled workers who had no dependents also receiving benefits were \$91.40 for men and \$75.80 for women. For families composed of a disabled worker, a young wife, and one or more children, the average benefit was \$188.00.

Families with benefits computed on the basis of earnings after 1950 had considerably higher average benefits than those whose benefits were based on earnings after 1936 (table 2). Among retired-worker families whose benefits were based on post-1950 earnings, the averages being paid were \$88.00 for a man with no dependents, \$65.50 for a woman with no dependents, and \$131.00 for a retired worker and his aged wife. At the end of June 1959, about 65 percent of all retired-worker families were receiving benefits based on earnings after 1950. This proportion is expected to increase since earnings after 1950 were used for about 88 percent of the old-age benefits awarded in the year ended June 30, 1959.

For survivor families, the average benefits

based on earnings after 1950 were \$67.80 for aged-widow families and \$197.00 for families consisting of a widowed mother and two children. Only 34 percent of the aged-widow families received benefits based on earnings after 1950. This low proportion reflects the large percentage of awards to (1) widows aged 62 or over whose husbands had died before April 1952 and (2) widows whose husbands had retired before April 1952 and have since died with no employment after March 1952; benefits cannot be based on earnings after 1950 in either case.

Among disabled-worker families, the average benefits based on post-1950 earnings were \$88.00 for a man with no dependents, \$65.50 for a woman with no dependents, and \$208.00 for a disabled worker, his young wife, and one or more children.

Old-Age, Survivors, and Disability Insurance: Administrative Expenses*

From the beginning of the old-age, survivors, and disability insurance program, administrative costs have represented a remarkably small proportion of contribution income—from 2 percent to 3 percent in most years. These costs have represented a similar proportion of disbursements for benefit payments in recent years, as benefit outgo has been rapidly maturing, and only about

* Prepared by Robert J. Myers, Chief Actuary, Social Security Administration.

1/10 of 1 percent of the total taxable payroll on which contributions are based. An analysis of administrative costs is presented in the following pages, with details on the types of expense involved and the allocation between the old-age and survivors insurance and the disability insurance trust funds.

The two funds, though similar, are operated separately. The disability insurance trust fund was set up by the Social Security Amendments of 1956 and began operations in January 1957. Into it are paid the proceeds from the additional contributions imposed by the 1956 amendments to meet the cost of the monthly disability benefits established by the same legislation. The combined employer-employee contribution (on earnings up to \$4,800 a year for 1959 and thereafter) for this purpose is 1/2 of 1 percent of earnings; the self-employed contribute at a rate of 3/8 of 1 percent.

Contributions for the old-age and survivors insurance aspects of the program, representing the excess of the total tax income over the portion assigned to the disability insurance trust fund, are paid into the old-age and survivors insurance trust fund. The total combined employer-employee rate is currently 6 percent of earnings up to \$4,800 a year, and for the self-employed the rate is 4 1/2 percent. These rates are scheduled to rise to 7 percent and 5 1/4 percent, respectively, in 1963, and to 8 percent and 6 percent in 1966; they will be 9 percent and 6 3/4 percent from 1969 on.

Monthly benefits to disabled workers aged 50-64 and their eligible dependents (including disabled children aged 18 or over whose disability began before they reached age 18) are paid from the disability insurance trust fund. All other benefits—including (a) child's benefits to disabled persons aged 18 or over who are the children of retired or deceased insured workers and (b) any additional old-age and survivors insurance benefit amounts payable as a result of the disability freeze—are paid from the old-age and survivors insurance trust fund.

The administrative costs are also met from the trust funds. They are clearly allocable in some instances to only one trust fund, but usually an estimated allocation between the two funds is made. The allocations for Treasury Department expenses are made currently, month by month, but appropriate adjustment between the two trust

funds for other expenses is not made until after the end of the fiscal year, when a full analysis can be made. The program expenses incurred by the Department of Health, Education, and Welfare—primarily those of the Bureau of Old-Age and Survivors Insurance—are not pro-rated monthly but are paid, as they arise, out of the old-age and survivors insurance trust fund. Full adjustment is made for each fiscal year after the end of the year, and at the same time the old-age and survivors insurance trust fund is compensated for its loss of interest.

ADMINISTRATIVE WORKLOAD

The magnitude of the record-keeping operations connected with the administration of the program can be indicated by a few examples. About 257 million separate earnings items were reported for approximately 73 million different persons in the calendar year 1959. The Bureau issued about 3.5 million new account numbers in 1959. It also issued about 3 million duplicate account-number cards because the original had been lost or worn out or because of a change in name, usually for women who had recently married. In the same year, about 2 million revisions and corrections in the records of account numbers were made involving date-of-birth changes, name changes, and cross-referrals.

The development and adjudication of claims for monthly benefits and lump-sum death payments represents the most costly phase of the administrative workload, and the continuing payment of monthly benefits also involves a considerable amount of administrative work. During 1957, about 2,502,000 individuals were awarded monthly benefits, and about 855,000 lump-sum death payments, based on the earnings records of 822,000 deceased workers, were made. At the end of 1959, monthly benefits were going to 13,704,000 persons, including about 334,000 disabled-worker beneficiaries and 126,000 of their dependents; during the year the benefits of about 1,165,000 persons were terminated.

RECEIPTS AND EXPENDITURES

Expenditures for both benefit payments and administrative costs have been paid out of the trust funds since January 1, 1940. Before then,

administrative costs were paid from the General Treasury, which was, however, effectively reimbursed since the appropriations made to the old-age reserve account (predecessor of the old-age and survivors insurance trust fund) closely approximated the tax receipts less these administrative costs.¹

The administrative expenses paid out of the trust funds include such direct expenses of the Bureau of Old-Age and Survivors Insurance as salaries, rentals of machinery and property, and purchase of supplies, as well as similar expenses of the Treasury Department in connection with collecting contributions and issuing benefit checks. Other apportioned administrative expenses incurred by the Department of Health, Education, and Welfare in operating the old-age, survivors, and disability insurance program are also paid from the trust funds.

The expenses that various State agencies incur in connection with the determination of disability are likewise paid from the trust funds. The general principle is that costs with respect to the disability insurance benefits should be paid from the disability insurance trust fund, and the costs with respect to the disability freeze and child's benefits payable to disabled children aged 18 and over of retired or deceased workers should be paid from the old-age and survivors insurance trust fund. In actual practice, these State agency costs are allocated between the two trust funds on the same basis as the overall operating costs of the Bureau of Old-Age and Survivors Insurance. Thus, about 60 percent of the costs related to the disability insurance benefits and about 20 percent of the disability freeze costs are charged to the disability insurance trust fund and the remainder to the old-age and survivors insurance trust fund.

The cost of constructing the new central office building of the Bureau of Old-Age and Survivors Insurance in Baltimore is another administrative expense item. The actual work on the building began in November 1957, and sizable items on this account appear for several years. The planning and actual construction costs paid out of the trust funds through June 30, 1959, amounted to about \$13.7 million. The additional disbursements for such purposes in the fiscal year 1959-60

are estimated at \$13.8 million (of which \$8.3 million has already been expended in the first 6 months of the year) and \$2.5 million in 1960-61. In addition, an estimated \$2.2 million will be expended in 1961-62 for construction of an annex. Total expenditures for this building will thus amount to about \$30.1 million.

Although these construction costs are really a capital item, they are charged as a current administrative expense. As a result, administrative expenses will be somewhat overstated in the near future. The overstatement will, however, be counterbalanced by lower reported expenses later, when the only charges will be for maintenance; there will be no charges for rent or for interest on or amortization of the capital cost of the building.

The trust funds are credited with receipts from the sale of miscellaneous services and supplies for which the initial outlays have been made from the trust funds—for example, preparation of tabulations for other Government agencies.

A few indirect expenses that may be properly chargeable to the program are not paid out of the trust funds. The principal expenses of this type are the costs of benefits under certain employee programs for those employees whose salaries are paid out of the trust funds and who are covered by the programs. Specifically, these are the Government's balancing cost for the civil-service retirement program² and the costs of the unemployment compensation program for Federal workers and the Federal employees' compensation program (workmen's compensation).

The costs of certain other employee benefits are met directly from the trust funds: (1) the employer contributions for the Federal employee group life insurance program; (2) the employer contributions for the Federal employee health benefits program (effective July 1960); (3) the employer contributions for the old-age, survivors, and disability insurance program for employees not under the civil-service retirement program; and (4) the matching employer cost (6 1/2 per-

¹ See Sophie R. Dales, "Payments Into OASI Trust Fund From Contributions," *Social Security Bulletin*, October 1957, pages 13-15.

² Before the middle of 1957, none of the cost to the Government for this program was met from the trust funds. Currently, each agency matches the employee contribution of 6½ percent, which meets almost all the cost for current service. The remainder of the current-service cost and all the accrued liability cost (for past service) is to be met from general funds (a total of about 8¼ percent of payroll).

TABLE 1.—Administrative expenses of the old-age and survivors insurance program in relation to contribution income, benefit payments, and taxable payroll, 1940-59

Calendar year	Total amount (in millions)	As percent of—		
		Contributions	Benefit payments	Taxable payroll
1940.....	\$26	4.1	74.3	0.08
1941.....	26	3.3	29.5	.06
1942.....	28	2.8	21.4	.05
1943.....	29	2.3	17.5	.05
1944.....	29	2.2	13.9	.04
1945.....	30	2.3	10.9	.05
1946.....	40	3.1	10.6	.06
1947.....	46	3.0	9.9	.06
1948.....	51	3.0	9.2	.06
1949.....	54	3.2	8.1	.07
1950.....	61	2.3	6.5	.07
1951.....	81	2.4	4.3	.07
1952.....	88	2.3	4.0	.07
1953.....	88	2.2	2.9	.06
1954.....	92	1.8	2.5	.07
1955.....	119	2.1	2.4	.08
1956.....	132	2.1	2.3	.08
1957.....	144	2.1	2.0	.08
1958.....	181	2.4	2.1	.10
1959.....	200	2.5	2.0	.10

¹ Adjusted to reflect the deferred transfers with respect to administrative expense allocation between the old-age and survivors insurance and the disability insurance trust funds, as prescribed by law; the figures are thus on an "actual incurred" basis.

Source: *Daily Statement of the U. S. Treasury*, except for data on taxable payrolls.

cent of payroll) of the civil-service retirement system for employees covered by that program.

Items—relatively small in amount—not paid out of the trust fund include space provided in Government buildings (rent is paid for other office space), personnel administration work by the Civil Service Commission, and General Service Administration costs for storage of records.

As in private pension plans and group insurance programs, some of the indirect cost of earnings histories are developed. Part of this cost is the maintenance of individual wage records for insurance is met by employers. The chief item of this kind arises in connection with the employer's quarterly reports, from which individuals' earnings are determined. The work by employers would, in any event, occur in connection with income-tax withholding.

COST ALLOCATION BETWEEN FUNDS

The law does not require that the equitable allocation of the program's administrative expenses between the two trust funds be made on a current basis. All expenses can be paid out of one trust fund currently, and the appropriate allocation and transfer made after the close of each fiscal year.

To make an adequate analysis of the administrative expenses of the two parts of the program,

the data must first be adjusted to allocate the costs as "actually incurred." Otherwise, the figures would be misleading, as in the figures on a "cash" basis for 1957-59 shown below:

[In millions]		
Calendar year	Old-age and survivors insurance trust fund	Disability insurance trust fund
1957.....	\$162	\$3
1958.....	194	12
1959.....	184	50

The figures are particularly deceptive for 1959, when two cost allocations were paid from the disability insurance trust fund to the old-age and survivors insurance trust fund. Conversely, no such allocation was paid in 1957.

MEASURING COSTS

Administrative costs should be related to an appropriate base. There are three possible bases—contribution income, benefit disbursements, and taxable payroll—each with certain advantages and certain disadvantages.

Relating administrative costs to contribution income has the disadvantage that, as the tax rate is changed, the ratio fluctuates widely and therefore has limited significance. Changes in the maximum earnings base that is subject to taxes also affect the ratio significantly but generally less than changes in the tax rates. The ratio based on benefit disbursements can be misleading, particularly during the early years of operation, when such disbursements were relatively low and when most of the administrative expenses were incurred in handling the wage records that would produce future benefits. The ratio of administrative costs to taxable payroll seems most meaningful, since it indicates the percentage of the taxable payroll needed to pay for the operation of the system. This concept is perhaps the most difficult of the three to understand.

Old-Age and Survivors Insurance

The cost of administering old-age and survivors insurance rose from \$26 million in 1940 to about \$90 million a year in 1952, 1953, and 1954 and to \$200 million by 1959, as coverage was expanded and the beneficiary rolls grew (table 1). About

\$36.5 million of the 1959 total was reimbursed to the Treasury Department.

The large rise in administrative costs results from several factors, which can best be examined by considering separately the two periods 1940-50 and 1951-59. In the earlier period the growth in costs was primarily related to advances in the general level of employment, growth in the number of claims as more persons attained insured status, and a rise in the number of beneficiaries. The 1951-59 rise in costs resulted not only from these factors but also, and perhaps primarily, from program changes. In both periods the more or less steady rise in general wage and price levels affected the program's operating costs.

The sharp rise from 1954 to 1959—more than 100 percent—resulted in large part from (1) the extension of coverage to certain groups—self-employed farmers, for example—and the maturing of the coverage of others, such as domestic workers and farm laborers (relatively larger administrative costs are incurred both in handling the earnings reports and in adjudicating the claims for these groups than in dealing with other groups); (2) the introduction of the disability freeze (maintaining benefit rights of permanently and totally disabled insured workers); (3) the liberalization of the retirement test, which, although far more equitable than the former test, is more complex to administer; (4) the relatively large number of claims processed after the minimum retirement age for women had been lowered from 65 to 62 and after some of the newly covered groups first became eligible for benefits; (5) the complexities inherent in the 1954, 1956, and 1958 amendments covering new groups and providing new types of benefit protection; (6) the legislation providing for general pay raises for Federal employees and for charging a portion of the employee-benefit cost for the

civil-service retirement system and the Federal employee group life insurance system directly to the employing agency; and (7) the one-time construction costs of the new central office building in Baltimore.

Although for these reasons administrative costs expressed in terms of dollars have risen over the years, unit costs—for example, the cost of establishing and maintaining an earnings record account or adjudicating a claim—have been reduced in terms of dollars of constant purchasing power. This lowered cost has resulted from improved administrative operating techniques, including the greater use of electronic data-processing equipment.

When administrative expenses are related to contribution income, it is found that the ratio during 1940-59 has—with few exceptions—fluctuated between 2 percent and 3 percent. The ratio of administrative expenses to benefit payments was almost 75 percent in 1940, the first year that monthly benefits were paid. The ratio dropped sharply, to 30 percent, in 1941, and since then it has declined continuously—falling to about 2 percent in 1955-59.

The ratio of administrative expenses to taxable payroll, unlike the other ratios, has been remarkably stable; it was 0.07 percent of payroll in all but 1 of the first 15 years, although it was somewhat higher in the most recent 5 years. This figure indicates clearly the relatively low cost of administering the old-age and survivors insurance program.

A comparison of administrative expenses for old-age and survivors insurance and interest earned by the trust fund is also noteworthy. Administrative expenses during 1940-59 amounted to \$1,545 million and the interest earnings of the trust fund to \$5,832 million, or almost four times as much. In 1959, the \$200 million spent for administration represented only 38 percent of the interest earned by the trust fund.

TABLE 2.—Administrative expenses of the disability insurance program in relation to contribution income, benefit payments, and taxable payroll, 1957-59

Calendar year	Total amount ¹ (in millions)	As percent of—		
		Contributions	Benefit payments	Taxable payroll
1957.....	\$20.8	3.0	36.7	0.011
1958.....	26.3	2.7	10.6	.015
1959.....	33.9	3.7	7.4	.017

¹ See footnote 1, table 1.

Disability Insurance

For any social insurance program, administrative expenses in the first few years of operation are not typical of the long-run situation. Although the disability insurance trust fund began operations in 1957, contributions were received in only the last 11 months of the year, and benefit

disbursements were made only during the last 5 months. Accordingly, the administrative expenses represented a relatively high proportion of benefit payments (37 percent) but a low proportion of contributions (3 percent) (table 2). When related to total taxable payroll, administrative expenses for the disability insurance program amounted to only 0.01 percent. In 1959 administrative costs represented as little as 7 percent of benefit payments, 4 percent of contributions, or 0.02 percent of payroll. These expenses (in dollars) will probably continue to grow as the number of persons becoming insured for benefits rises and the number on the rolls increases. Part of the growth in the number on the rolls will come as workers who had been disabled at an earlier age attain age 50.

WHATEVER base is used, it is clear that the administrative expenses paid out of the trust funds, and thus out of the contributions of workers and employers, are relatively low. As a result, the bulk of such contributions is available for benefit payments.

Recent Publications*

SOCIAL SECURITY ADMINISTRATION

BREWER, EDGAR W. *Detention Planning: General Suggestions and a Guide For Determining Capacity.* (Children's Bureau Publication No. 381.) Washington: U. S. Govt. Print. Off., 1960. 41 pp. 20 cents.

BUREAU OF PUBLIC ASSISTANCE. *Characteristics of General Assistance in the United States.* (Public Assistance Report No. 39; also published as Senate Committee Print, Special Committee on Unemployment Problems, 86th Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1959. 119 pp.

A study prepared for the Committee. Includes information on eligibility conditions in each State, assistance standards, limitations on payments, administration, and related types of aid. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

BUREAU OF FEDERAL CREDIT UNIONS. *Credit Manual for Federal Credit Unions.* (FCU 548.) Washington: U. S. Govt. Print. Off., 1959. 53 pp. 35 cents.

A guide to help credit unions give "credit service without endangering the savings of members."

BUREAU OF FEDERAL CREDIT UNIONS. *Federal Credit Union Bylaws.* Washington: U. S. Govt. Print. Off., October 1959. 36 pp. 15 cents.

A specimen copy in pamphlet form.

BUREAU OF OLD-AGE AND SURVIVORS INSURANCE. *Farm Coverage Statistics, 1956.* Baltimore, the Bureau. December 1959. 37 pp. Processed.

National summary and State data. Limited free distribution; apply to the Bureau of Old-Age and Survivors Insurance, Social Security Administration, Baltimore 35, Md.

DANIELS, LINCOLN. *A Look at Juvenile Delinquency.* (Children's Bureau Publication No. 380.) Washington: U. S. Govt. Print. Off., 1960. 50 pp. 25 cents.

LAJEWSKI, HENRY C. *Child Care Arrangements of Full-Time Working Mothers.* (Children's Bureau Publication No. 378.) Washington: U. S. Govt. Print. Off., 1959. 26 pp. 15 cents.

A study based on a survey made by the Bureau of the Census in 1958.

Social Security in the United States. Washington: U. S. Govt. Print. Off., 1959. 58 pp. 25 cents.

Describes the programs under the Social Security Act and related programs. Includes a chronology of significant events and a bibliography.

U. S. LAWS. *The Federal Credit Union Act, as Amended to November 30, 1959.* Washington: U. S. Govt. Print. Off., 1959. 29 pp. 15 cents.

GENERAL

CONFERENCE ON ECONOMIC PROGRESS. *The Federal Budget and "The General Welfare": We Can Afford to Serve Our Human Needs.* Washington: Conference on Economic Progress, 1959. 76 pp. 50 cents.

A study of welfare programs.

FRANCIS, ROY G., editor. *The Population Ahead.* Minneapolis: University of Minnesota Press, 1958. 160 pp. \$3.75.

Based on papers and discussion from the Second Symposium on Population Problems, University of Minnesota, 1957.

RETIREMENT AND OLD AGE

HESS, ARTHUR E. "The Old-Age and Survivors Insurance Disability Program: What Disability Benefits Mean to People." *American Journal of Public Health*, Vol. 50, Feb. 1960, pp. 140-153. \$1.25.

Includes a discussion by Jean Felton and Pearl Bierman.

JONES, CLAUDE C. *The Opportunities of Age.* Boston: Christopher Publishing Co., 1959. 132 pp. \$2.75.

(Continued on page 30)

Current Operating Statistics

TABLE 1.—Selected social insurance and related programs, by specified period, 1940-60

[In thousands; data corrected to Apr. 15, 1960]

Year and month	Retirement, disability, and survivor insurance											Unemployment insurance		
	Monthly retirement and disability benefits ¹				Survivor benefits						Temporary disability benefits, Railroad Unemployment Insurance Act ⁹	State laws ¹⁰	Veterans' legislation ¹¹	Railroad Unemployment Insurance Act ⁸
	Social Security Act	Railroad Retirement Act	Civil Service Commission ²	Veterans Administration ³	Monthly				Lump sum ⁷					
					Social Security Act ⁴	Railroad Retirement Act ⁵	Civil Service Commission ²	Veterans Administration ³	Social Security Act	Other ⁶				
Number of beneficiaries														
1959														
Feb.....	9,597.9	489.0	326.9	2,900.4	3,076.9	238.2	135.0	(12)	61.3	15.3	27.0	2,588.4	31.5	103.8
Mar.....	9,723.6	493.5	329.0	2,901.2	3,103.8	239.1	136.4	1,203.9	72.7	15.8	25.8	2,356.1	25.9	83.4
Apr.....	9,833.5	496.8	331.2	2,912.3	3,133.9	240.4	137.9	(12)	71.9	17.7	24.4	2,028.1	19.3	68.7
May.....	9,910.3	498.5	333.0	2,923.7	3,157.4	240.7	139.2	(12)	65.6	15.3	20.2	1,588.1	12.7	42.9
June.....	9,997.9	501.0	335.9	2,934.2	3,183.5	242.7	140.6	1,210.4	65.6	16.3	22.2	1,305.3	10.6	40.7
July.....	10,083.1	504.4	338.2	2,943.3	3,205.1	242.0	137.6	(12)	58.5	14.3	24.8	1,192.4	10.5	40.9
Aug.....	10,165.9	508.6	340.6	2,950.1	3,229.9	242.8	138.7	(12)	68.5	13.4	31.1	1,170.7	10.0	74.1
Sept.....	10,236.2	514.0	342.9	2,954.5	3,249.9	243.5	139.7	1,225.5	63.8	13.9	34.8	1,162.9	8.2	85.5
Oct.....	10,303.1	518.2	345.3	2,962.9	3,273.0	243.9	140.7	(12)	65.5	15.3	33.0	1,111.9	4.1	96.0
Nov.....	10,353.5	521.9	347.6	2,968.0	3,290.8	245.3	141.6	(12)	57.2	13.1	32.2	1,354.9	3.9	90.3
Dec.....	10,392.2	522.8	349.9	2,972.1	3,311.7	245.9	142.5	(12)	62.2	15.1	36.1	1,626.2	4.2	83.4
1960														
Jan.....	10,450.1	526.4	352.4	2,970.1	3,330.1	246.9	143.3	(12)	59.7	14.2	34.1	1,906.4	4.1	73.6
Feb.....	10,503.5	529.4	355.1	2,971.6	3,347.2	247.3	144.7	(12)	59.4	14.2	28.6	1,975.9	2.1	74.6
Amount of benefits ¹²														
1940.....	\$1,183,462	\$17,150	\$114,166	\$62,019	\$317,851	\$6,371	\$1,448		\$105,696	\$11,833	\$12,267	\$518,700		\$15,961
1941.....	1,079,648	51,169	119,912	64,933	320,561	23,644	1,559		111,799	13,270	13,943	344,321		14,537
1942.....	1,124,351	76,147	122,806	68,115	325,265	39,523	1,603		111,193	15,005	14,342	344,084		6,268
1943.....	911,696	92,943	125,795	72,961	331,350	55,152	1,704		116,133	17,843	17,255	79,643		917
1944.....	1,104,638	113,487	129,707	77,193	335,279	73,451	1,765		144,302	22,034	19,238	62,385		\$4,215
1945.....	2,047,025	148,107	137,140	83,874	697,830	99,651	1,772		254,238	26,127	23,431	445,866	126,630	2,359
1946.....	5,135,413	222,320	149,188	94,585	1,268,984	127,933	1,817		333,640	27,851	30,610	1,094,850	1,743,718	39,917
1947.....	4,658,540	287,554	177,053	106,876	1,676,029	149,179	19,283		382,515	29,460	33,115	\$11,368	776,165	\$9,401
1948.....	4,454,705	352,022	208,642	132,852	1,711,182	171,837	36,011	\$918	413,912	32,315	32,140	30,843	793,265	510,167
1949.....	5,613,168	437,420	240,893	158,973	1,692,215	196,586	39,257	4,317	477,406	33,158	31,771	30,103	1,737,279	430,194
1950.....	5,196,761	651,409	254,240	175,787	1,732,208	276,945	43,884	8,409	491,579	32,740	33,578	28,099	1,373,426	34,653
1951.....	5,503,855	1,321,061	268,733	196,529	1,647,938	606,803	49,527	14,014	519,398	67,337	33,356	26,297	840,411	2,234
1952.....	6,285,237	1,539,327	361,200	225,120	1,722,225	591,504	74,085	19,896	572,983	63,298	37,251	34,689	998,237	3,539
1953.....	7,353,396	2,175,311	374,112	269,300	1,840,437	743,536	83,319	27,325	613,475	87,451	43,377	45,150	962,221	41,698
1954.....	9,455,374	2,697,982	428,900	298,126	1,921,380	879,952	93,201	32,530	628,801	92,229	41,480	49,173	2,026,866	107,666
1955.....	10,275,552	3,747,742	438,970	335,876	2,057,515	1,107,541	121,847	39,362	688,426	112,871	42,233	51,945	1,350,268	87,672
1956.....	11,193,067	4,361,231	490,445	400,647	2,101,798	1,244,073	133,171	49,675	699,204	109,304	41,895	49,538	1,380,726	60,917
1957.....	13,560,263	5,744,490	538,501	474,841	2,180,509	1,520,749	143,826	58,265	748,660	138,785	47,278	51,292	1,766,445	53,087
1958.....	17,511,784	6,722,871	570,741	561,988	2,382,215	1,720,146	153,947	74,185	794,253	132,908	56,043	51,920	3,079,708	82,035
1959.....	18,157,957	8,063,765	657,209	641,914	2,474,428	2,063,303	180,883	93,713	818,984	171,295	66,487	66,160	2,617,913	17,391
1960														
Feb.....	1,501,047	610,445	48,532	51,421	198,109	158,212	13,553	7,444	67,582	12,643	5,441	3,517	307,403	2,993
Mar.....	1,519,454	620,079	49,030	52,193	202,964	160,103	13,626	7,588	67,851	15,015	5,876	3,513	306,451	2,688
Apr.....	1,484,747	628,174	49,518	52,415	206,796	162,046	13,783	7,643	68,519	14,955	6,627	3,203	259,950	2,019
May.....	1,420,158	633,673	49,761	52,865	206,287	163,626	13,826	7,730	68,851	13,646	5,675	4,221	190,106	1,250
June.....	1,425,035	640,167	55,192	53,520	207,191	165,378	15,345	7,798	68,800	13,676	6,173	7,153	162,326	1,114
July.....	1,419,346	646,819	55,232	53,377	207,399	166,893	15,344	7,827	68,447	12,225	5,039	5,760	154,918	1,148
Aug.....	1,425,819	653,399	55,529	54,071	206,062	168,648	14,435	7,945	68,229	14,422	5,073	7,418	142,284	990
Sept.....	1,442,015	658,585	56,001	54,593	207,868	169,961	15,536	8,004	68,093	13,385	5,295	7,079	150,692	845
Oct.....	1,445,507	663,819	56,382	54,888	209,245	171,498	15,579	8,083	68,520	13,781	5,656	6,596	145,249	401
Nov.....	1,475,375	667,714	56,750	55,406	207,780	172,760	15,700	8,092	68,258	12,054	5,246	6,108	177,456	358
Dec.....	1,536,502	670,930	56,847	56,165	209,539	174,214	15,756	8,251	68,535	13,080	5,803	6,614	231,145	417
1960														
Jan.....	1,553,357	676,353	57,285	56,295	207,037	175,538	15,843	8,312	68,629	12,558	5,406	5,709	247,448	361
Feb.....	1,569,036	681,256	57,966	57,039	206,229	176,811	15,896	8,403	68,589	12,573	5,158	4,512	260,671	178

¹ Under Social Security Act, (1) retirement benefits—old-age, wife's, and husband's benefits and benefits (partly estimated) to children of old-age beneficiaries (including disabled children aged 18 or over, beginning Jan. 1957) and (2) disability benefits—beginning July 1957 to disabled workers aged 50-64 and, beginning Oct. 1958, to their dependent wives, husbands, and children (including disabled children aged 18 or over). Beginning Dec. 1951, includes spouse's annuities under Railroad Retirement Act.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

⁴ Mother's, widow's, widower's, parent's, and child's benefits; beginning Jan. 1957, includes payments (partly estimated) to deceased workers' disabled children, aged 18 or over.

⁵ Annuities to widows under joint and survivor elections and, beginning Feb. 1947, survivor benefits—widow's, widower's (first paid Dec. 1951), widowed mother's, parent's, and child's.

⁶ Payments to veterans' widows, parents, and children; number, end of quarter.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Under railroad retirement, Federal civil-service, and veterans' programs.

⁹ Represents average number of beneficiaries in a 14-day registration period; temporary disability benefits first payable July 1947.

¹⁰ Represents average weekly number of beneficiaries; includes payments to unemployed Federal workers from Jan. 1955 and to unemployed ex-servicemen from Nov. 1958, made by the States as agents of the Federal Government. Includes temporary unemployment compensation programs, June 1958-July 1959.

¹¹ Beginning Sept. 1944, under Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning Nov. 1952, under Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans. Number represents average weekly claims paid.

¹² Not available.

¹³ Payments: under Social Security Act annual data represent Treasury disbursements and, under Railroad Retirement Act, amounts certified (for both programs monthly benefit data, by month, are for benefits in current-payment status); under Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except readjustment allowance program, disbursements; under State unemployment insurance laws, Servicemen's Readjustment Act, and Veterans' Readjustment Assistance Act, checks issued; for civil-service programs, disbursements through June 1949 and authorizations from July 1949. Civil-service and railroad unemployment insurance data adjusted monthly; other data adjusted annually.

Source: Based on reports of administrative agencies.

TABLE 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1957–60
(In thousands)

Period	Retirement, disability, and survivor insurance				Unemployment insurance		
	Federal insurance contributions ¹		Federal civil-service contributions ²	Railroad retirement insurance contributions	State unemployment insurance contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
	Retirement and survivor	Disability					
Fiscal year:							
1957–58 ⁶	\$7,266,985	\$926,403	\$1,259,041	\$575,282	\$1,500,397	\$335,880	\$99,891
1958–59 ⁶	7,565,086	894,995	1,515,852	525,369	1,675,286	324,020	102,014
8 months ended:							
February 1958	4,095,607	519,998	808,215	401,953	1,007,570	326,708	57,761
February 1959	4,346,339	528,574	1,007,072	350,630	982,616	305,112	56,144
February 1960	5,179,934	567,737	990,745	407,964	1,318,285	315,233	78,580
1959							
February	875,272	108,608	110,458	71,198	142,928	261,357	7,438
March	727,420	82,163	131,310	42,883	9,051	15,218	16,269
April	626,778	58,719	122,376	16,166	259,635	1,432	830
May	1,278,210	159,230	131,554	70,049	413,056	1,312	10,015
June ⁶	586,339	66,308	123,540	45,641	10,928	945	18,756
July	298,757	53,177	109,093	20,148	245,078	701	1,017
August	1,251,509	137,055	125,141	85,432	370,076	743	9,433
September	595,180	58,729	129,659	51,849	14,503	575	22,947
October	245,584	23,793	129,137	16,448	135,262	2,337	757
November	904,629	101,374	112,143	82,366	257,110	664	10,510
December	431,406	46,977	150,130	51,111	21,095	567	29,426
1960							
January	209,479	22,399	105,657	16,153	79,935	26,461	543
February	1,243,390	124,233	129,785	84,457	195,226	283,183	3,947

¹ Represents contributions of employees, employers, and the self-employed in employments covered by old-age and survivors insurance and, beginning January 1957, by disability insurance; beginning January 1951, on an estimated basis, with suitable subsequent adjustments; beginning May 1951, includes deposits in the trust fund(s) by States under voluntary coverage agreements; beginning December 1952 (January 1959 for disability insurance), adjusted for employee-tax refunds; beginning 1959, includes transfers from the railroad retirement account to the disability insurance trust fund under the financial interchange provisions of the Railroad Retirement Act.

² Represents employee and employing agency (Government) contributions to the civil-service retirement and disability fund.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 3 States, contributions from employees; excludes contributions collected for deposit in State temporary disability insurance funds. Data reported by State agencies.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers railroad temporary disability insurance.

⁶ Except for State unemployment insurance, as shown in the *Final Statement of Receipts and Expenditures of the U. S. Government*.

Source: *Monthly Statement of Receipts and Expenditures of the U. S. Government* and other Treasury reports, unless otherwise noted.

RECENT PUBLICATIONS

(Continued from page 28)

Based on interviews with active retired persons and others contemplating retirement.

U. S. CONGRESS. SENATE. COMMITTEE ON LABOR AND PUBLIC WELFARE. SUBCOMMITTEE ON PROBLEMS OF THE AGED AND AGING. *The Aged and Aging in the United States: A National Problem. A Report . . .* (Senate Committee Print, 86th Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1960. 341 pp.

Information on the income status of the aged, health status and programs, financing of medical care, housing, nursing homes, social services, employment status, and educational needs.

U. S. CONGRESS. SENATE. COMMITTEE ON LABOR AND PUBLIC WELFARE. SUBCOMMITTEE ON PROBLEMS OF THE AGED AND AGING. *A Survey of Major Problems and Solutions in the Field of the Aged and the Aging*. (Senate Committee Print, 86th Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1959. 677 pp. \$2.

U. S. FEDERAL COUNCIL ON AGING. *Programs—Resources for Older People: Report to the President*. Washington: U. S. Govt. Print. Off., 1959. 83 pp. 30 cents.

A review and analysis of Federal programs and resources for the aging.

PUBLIC WELFARE

ALDRIDGE, GORDON J., editor. *Social Issues and Psychiatric Social Practice*. New York: National Association of Social Workers, 1959. 104 pp. \$2.

Includes workshop discussions and papers on changing roles within the family, problems of aging, and social mobility.

CATTON, MARGARET M. L. *Social Service in Hawaii*. Palo Alto: Pacific Books, 1959. 308 pp. \$6.

COUNCIL OF SOCIAL WORK EDUCATION. *Selected Papers in Methods of Teaching Research in the Social Work Curriculum*. New York: The Council, 1959. 46 pp. Processed. 75 cents.

How students can learn about and engage in research in the social work field.

GOLDBERG, HARRIET L., and SHERIDAN, WILLIAM H. "Family Courts—An Urgent Need." *Journal of Public Law*, Vol. 8, Fall 1959, pp. 537–550. \$1.50.

Urges the establishment of family courts with integrated jurisdiction and services.

HANDEL, ALEXANDER F. "A View of Things to Come: Community Services for the Blind, 1980." *New Outlook for the Blind*, Vol. 54, Jan. 1960, pp. 1–11. 35 cents.

(Continued on page 33)

TABLE 3.—Status of the old-age and survivors insurance and disability insurance trust funds, by specified period, 1937-60

(In thousands)

Period	Receipts		Transfers under financial interchange with railroad retirement account ¹	Expenditures		Assets at end of period		
	Net contribution income and transfers ¹	Interest received ²		Benefit payments	Administrative expenses ⁴	Invested in U. S. Government securities ⁵	Cash balances	Total assets
Old-age and survivors insurance trust fund								
Cumulative, January 1937-February 1960 ⁶	\$68,629,819	\$5,846,646	—\$395,900	\$52,608,033	\$1,595,150	\$18,556,745	\$1,320,637	\$19,877,382
Fiscal year:								
1957-58 ⁶	7,266,985	557,274	-----	7,874,932	165,604	21,764,189	1,048,411	22,812,600
1958-59 ⁶	7,565,086	540,279	-121,300	9,049,146	206,094	20,474,430	1,066,994	21,541,424
8 months ended:								
February 1958.....	4,095,607	292,468	-----	5,062,442	111,318	21,319,282	923,911	22,243,193
February 1959.....	4,346,339	289,225	-121,300	5,769,364	145,278	20,280,440	1,131,783	21,412,224
February 1960.....	5,179,934	270,737	-274,600	6,716,563	123,551	18,556,745	1,320,637	19,877,382
1959								
February.....	875,272	15,934	-----	790,721	17,388	20,280,440	1,131,783	21,412,224
March.....	727,420	17,686	-----	812,432	6,586	20,411,558	926,753	21,338,310
April.....	626,778	22,445	-----	816,871	17,645	20,116,268	1,036,749	21,153,017
May.....	1,278,210	10,835	-----	826,599	17,332	20,539,768	1,058,362	21,598,130
June ⁶	586,339	200,087	-----	823,880	19,252	20,474,430	1,066,994	21,541,424
July.....	298,757	-5,626	-274,600	821,069	18,039	19,793,830	927,018	20,720,848
August.....	1,251,509	15,299	-----	833,235	18,362	20,096,417	1,039,642	21,136,060
September.....	595,180	13,923	-----	838,850	25,569	19,924,675	956,068	20,880,743
October.....	245,584	18,189	-----	841,472	17,733	19,367,605	917,707	20,285,312
November.....	904,629	3,812	-----	841,260	18,168	19,163,905	1,170,420	20,334,325
December.....	431,406	210,232	-----	843,797	-8,600	19,151,165	989,602	20,140,766
1960								
January.....	209,479	1,679	-----	841,042	17,032	18,532,647	961,203	19,493,849
February.....	1,243,390	13,228	-----	855,837	17,249	18,556,745	1,320,637	19,877,382
Disability insurance trust fund								
Cumulative, January 1957-February 1960 ⁶	\$2,704,935	\$74,109	\$21,400	\$849,270	\$65,754	\$1,787,282	\$98,138	\$1,885,420
Fiscal year:								
1957-58 ⁶	926,403	15,843	-----	168,420	12,112	1,054,458	44,515	1,098,973
1958-59 ⁶	894,995	33,293	-----	339,231	21,410	1,066,874	59,747	1,666,621
8 months ended:								
February 1958.....	519,998	6,218	-----	90,439	2,009	708,585	62,441	771,026
February 1959.....	528,574	16,020	-----	201,102	2,827	1,359,353	80,285	1,439,638
February 1960.....	546,337	23,609	21,400	341,620	30,927	1,787,282	98,138	1,885,420
1959								
February.....	108,608	794	-----	31,096	246	1,359,353	80,285	1,439,638
March.....	82,163	-54	-----	32,860	17,773	1,426,704	44,411	1,471,115
April.....	58,719	491	-----	31,945	270	1,455,434	42,676	1,498,110
May.....	159,230	640	-----	33,696	270	1,542,014	82,000	1,624,014
June ⁶	66,308	16,196	-----	39,628	270	1,066,874	59,747	1,666,621
July.....	31,777	674	21,400	42,299	280	1,629,234	48,659	1,677,893
August.....	137,055	855	-----	41,539	280	1,698,111	75,872	1,773,983
September.....	58,729	262	-----	40,607	280	1,741,661	50,427	1,792,088
October.....	23,793	616	-----	44,016	268	1,725,458	46,755	1,772,213
November.....	101,374	829	-----	44,323	268	1,745,558	84,266	1,829,824
December.....	46,977	19,377	-----	41,921	29,050	1,793,379	31,828	1,825,206
1960								
January.....	22,399	116	-----	43,973	250	1,746,032	57,467	1,803,499
February.....	124,233	880	-----	42,942	250	1,787,282	98,138	1,885,420

¹ For July 1940 to December 1950 equals taxes collected; beginning January 1951, equals amounts appropriated (estimated tax collections with suitable subsequent adjustments). Beginning May 1951, includes deposits by States under voluntary coverage agreements. For 1947-51 includes amounts appropriated to meet costs of benefits payable to certain veterans' survivors. Beginning 1952 for the old-age and survivors insurance trust fund and January 1959 for the disability insurance trust fund, includes deductions for refund of estimated amount of employee-tax overpayment.

² In addition to interest and profit on investment, includes annual interfund transfers of interest as follows: (1) Under the financial interchange, to the old-age and survivors insurance trust fund from the railroad retirement account, 1954-57; to the railroad retirement account from the old-age and survivors insurance trust fund, 1958 to date; and, beginning 1959, to the disability insurance trust fund from the railroad retirement account. (2) On reimbursed administrative expenses, to the old-age and survivors insurance trust fund from the disability insurance trust fund, 1958 to date (see footnote 4).

³ The purpose of the financial interchange provision of the Railroad Retirement Act, as amended, is to place the trust funds in the same position in which they would have been, had railroad employment always been covered under the old-age, survivors, and disability insurance system. Payments from the trust fund(s) to the railroad retirement account—beginning July

1958—are indicated by negative figures, payments to the trust fund(s) from the account—beginning June 1959—by positive figures. Footnote 2 indicates the treatment of interest transfers.

⁴ Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of services. Beginning October 1953, includes expenses for central office building construction. Since the January 1957 inception of the disability insurance trust fund, most administrative expenses are paid initially from old-age and survivors insurance trust fund with subsequent reimbursement (plus interest, see footnote 2) from the disability insurance trust fund for the allocated cost of disability insurance operations. The Treasury Department, however, is regularly reimbursed from the appropriate trust fund for its expenses as incurred.

⁵ Book value: Includes net unamortized premium and discount, accrued interest purchased, and repayments on account of accrued interest on bonds at the time of purchase.

⁶ Revised to correspond with *Final Statement of Receipts and Expenditures of the U. S. Government*.

Source: *Monthly Statement of Receipts and Expenditures of the U. S. Government* and unpublished Treasury reports.

TABLE 4.—Old-age, survivors, and disability insurance: Monthly benefits in current-payment status at the end of selected months, December 1948–February 1960, by type of benefit, and monthly benefits awarded, February 1960¹

[Amounts in thousands; data corrected to Apr. 1, 1960]

Item	Total			Old-age	Disability ¹	Wife's or husband's			Child's ⁴			Widow's or wid- ower's	Moth- er's	Par- ent's
	Total	OASI ²	DI ²			Total	OASI ²	DI ²	Total	OASI ²	DI ²			
Number														
In current-payment status at end of—														
December:														
1948.....	2,314,557	2,314,557	-----	1,047,985	-----	320,928	320,928	-----	581,265	581,265	-----	210,253	142,223	11,903
1950.....	3,477,243	3,477,243	-----	1,770,984	-----	508,350	508,350	-----	699,703	699,703	-----	314,189	169,438	14,579
1952.....	5,025,549	5,025,549	-----	2,643,932	-----	737,859	737,859	-----	938,751	938,751	-----	454,563	228,984	21,460
1954.....	6,886,480	6,886,480	-----	3,775,134	-----	1,015,892	1,015,892	-----	1,160,770	1,160,770	-----	638,091	271,536	25,057
1956.....	9,128,121	9,128,121	-----	5,112,430	-----	1,433,507	1,433,507	-----	1,340,995	1,340,995	-----	913,069	301,240	26,880
November 1958 ⁵	12,430,234	12,162,177	268,057	6,920,677	237,719	2,031,091	2,018,860	12,231	1,624,135	1,606,028	18,107	1,232,583	353,964	30,065
1959														
February.....	12,674,727	12,359,615	315,112	7,026,854	254,701	2,063,391	2,039,655	23,736	1,676,635	1,639,960	36,675	1,267,444	354,689	31,013
March.....	12,827,393	12,498,748	328,645	7,111,435	261,266	2,088,632	2,062,296	26,336	1,695,411	1,654,368	41,043	1,282,174	356,995	31,480
April.....	12,967,396	12,629,974	337,422	7,187,142	265,858	2,110,941	2,083,136	27,805	1,714,849	1,671,090	43,759	1,296,422	360,250	31,934
May.....	13,067,700	12,720,592	347,108	7,238,215	268,842	2,126,089	2,095,981	30,108	1,731,373	1,683,215	48,158	1,308,743	362,115	32,323
June.....	13,181,380	12,820,164	361,216	7,295,640	275,164	2,141,761	2,108,534	33,227	1,747,656	1,694,831	52,825	1,321,979	366,498	32,682
July.....	13,288,220	12,903,579	384,641	7,345,206	288,631	2,155,701	2,118,439	37,262	1,760,617	1,701,869	58,748	1,334,316	370,743	33,006
August.....	13,395,770	12,995,845	399,925	7,399,152	297,611	2,169,313	2,129,492	39,821	1,774,396	1,711,903	62,493	1,347,802	374,119	33,377
September.....	13,486,122	13,068,457	417,665	7,437,836	308,598	2,182,383	2,140,429	41,954	1,791,434	1,724,321	67,113	1,358,931	373,227	33,713
October.....	13,576,095	13,143,808	432,287	7,476,908	317,888	2,194,307	2,150,548	43,759	1,808,125	1,737,485	70,640	1,370,848	374,041	33,978
November.....	13,644,293	13,195,554	448,739	7,503,120	327,640	2,202,848	2,156,655	46,193	1,820,039	1,745,133	74,906	1,381,495	374,848	34,303
December.....	13,703,918	13,243,564	460,354	7,525,628	334,443	2,208,017	2,160,103	47,914	1,831,548	1,753,551	77,997	1,393,587	376,145	34,550
1960														
January.....	13,780,137	13,311,982	468,155	7,566,323	339,273	2,216,932	2,168,060	48,872	1,840,090	1,760,080	80,010	1,406,302	376,552	34,665
February.....	13,850,674	13,376,873	473,801	7,603,838	343,283	2,226,421	2,176,817	49,604	1,847,281	1,766,367	80,914	1,418,147	376,942	34,762
Awarded, February 1960.....	163,681	153,733	9,948	75,823	6,011	29,605	28,128	1,477	25,443	22,983	2,460	19,603	6,825	371
Monthly amount														
In current-payment status at end of—														
December:														
1948.....	\$45,872.5	\$45,872.5	-----	\$26,564.2	-----	\$4,307.3	\$4,307.3	-----	\$7,549.0	\$7,549.0	-----	\$4,331.0	\$2,958.6	\$162.2
1950.....	126,856.5	126,856.5	-----	77,678.3	-----	11,994.9	11,994.9	-----	19,366.3	19,366.3	-----	11,481.3	5,800.8	534.9
1952.....	205,179.0	205,179.0	-----	130,217.4	-----	19,178.4	19,178.4	-----	28,141.3	28,141.3	-----	18,482.2	8,272.7	887.0
1954.....	339,342.0	339,342.0	-----	223,271.8	-----	32,270.6	32,270.6	-----	40,996.4	40,996.4	-----	29,525.7	12,088.9	1,188.6
1956.....	482,592.9	482,592.9	-----	322,536.8	-----	48,325.6	48,325.6	-----	50,323.7	50,323.7	-----	45,780.0	14,262.2	1,364.8
November 1958 ⁵	697,628.6	677,103.7	\$20,424.9	459,201.1	\$19,515.7	71,230.1	70,814.8	\$415.2	64,130.2	63,636.3	\$494.0	63,976.6	17,886.5	1,588.3
1959														
February.....	768,656.8	744,262.9	24,393.9	503,286.7	22,441.7	77,951.9	77,097.1	854.8	72,597.0	71,499.6	1,097.4	70,826.5	19,780.0	1,773.0
March.....	780,181.2	754,952.8	25,228.4	510,893.7	23,044.9	79,065.0	78,116.5	948.5	73,569.0	72,334.0	1,235.0	71,778.4	20,022.1	1,808.2
April.....	790,219.9	764,420.0	25,799.9	517,379.6	23,465.2	80,001.0	78,995.5	1,005.6	74,557.7	73,228.5	1,329.2	72,704.5	20,270.3	1,841.6
May.....	797,299.4	771,009.7	26,289.7	521,731.1	23,740.0	80,628.9	79,544.1	1,084.8	75,386.2	73,921.3	1,464.9	73,504.5	20,438.2	1,870.5
June.....	805,545.3	778,404.0	27,141.2	526,700.8	24,324.3	81,295.2	80,096.0	1,199.2	76,209.0	74,591.3	1,617.7	74,359.1	20,760.4	1,896.4
July.....	813,712.0	785,002.7	28,709.3	531,230.1	25,563.2	81,901.0	80,557.8	1,343.2	76,861.8	75,058.9	1,802.9	75,151.8	21,084.1	1,920.1
August.....	822,047.0	792,297.0	29,750.0	536,130.0	26,389.5	82,531.6	81,094.8	1,436.7	77,660.6	75,736.9	1,923.7	76,029.1	21,359.2	1,947.1
September.....	828,546.2	797,564.1	30,982.1	539,497.9	27,397.8	83,089.9	81,575.5	1,514.4	78,526.3	76,456.5	2,069.8	76,760.9	21,302.4	1,971.0
October.....	835,317.0	803,301.7	32,015.3	543,120.9	28,251.0	83,623.2	82,044.2	1,579.1	79,418.2	77,233.0	2,185.2	77,543.1	21,368.9	1,991.6
November.....	840,474.2	807,355.8	33,118.4	545,561.8	29,135.4	83,998.8	82,333.7	1,665.2	80,061.3	77,743.4	2,317.8	78,248.5	21,453.1	2,015.2
December.....	845,144.3	811,237.3	33,907.0	547,749.1	29,765.3	84,254.2	82,526.8	1,727.3	80,715.6	78,301.2	2,414.4	79,047.4	21,579.2	2,033.6
1960														
January.....	851,890.9	817,429.6	34,461.3	552,068.6	30,215.7	84,759.5	82,997.1	1,762.4	81,279.7	78,796.5	2,483.2	79,884.8	21,639.2	2,043.5
February.....	858,066.7	823,179.2	34,887.5	556,006.3	30,584.5	85,251.1	83,465.1	1,786.0	81,771.3	79,254.4	2,517.0	80,682.6	21,717.9	2,053.0
Awarded, February 1960.....	11,068.0	10,379.0	689.0	6,446.6	554.3	1,214.1	1,158.7	55.3	1,152.9	1,073.5	79.3	1,218.3	456.4	25.4

¹ For an explanation of the treatment of dual entitlements, see the *Bulletin* for April 1957, p. 29, table 4, footnote 1.

² Benefits under the old-age and survivors insurance (OASI) parts of the old-age, survivors, and disability insurance program are payable from the old-age and survivors insurance trust fund to old-age insurance (retired-worker) beneficiaries and their dependents and to survivors of deceased workers. Benefits under the disability insurance (DI) part of the program are payable from the disability insurance trust fund to disability insurance (disabled-worker) beneficiaries and their dependents.

³ Monthly benefits to disabled workers aged 50-64.

⁴ Includes benefits payable to disabled persons aged 18 or over—dependent children of disabled, deceased, or retired workers—whose disability began before age 18.

⁵ To effect the benefit increases provided by the 1958 amendments, certain operations affecting statistical data on monthly benefits and lump sums awarded and monthly benefits in current-payment status were suspended for December 1958; the figures on benefits in current-payment status at the end of December 1958 are therefore not available.

TABLE 5.—Old-age, survivors, and disability insurance: Number of monthly benefits withheld, by reason for withholding payment and type of benefit, December 31, 1959¹

Reason for withholding payment ²	Total	Old-age			Disability	Wife's or husband's				Widow's or widower's	Mother's	Parent's
		Total	Male	Female		Total	Aged wife's ³	Young wife's ⁴	Husband's			
Total.....	399,513	230,122	164,453	65,669	2,799	54,974	42,861	11,601	512	17,089	94,418	111
Covered or noncovered employment ⁵ of beneficiary in United States or covered employment ⁵ of beneficiary outside United States.....	326,716	216,509	153,894	62,615		8,530	2,476	6,037	17	14,862	86,799	16
Noncovered employment ⁵ of beneficiary outside United States.....	696	465	384	81		50	34	16	0	60	119	2
Covered or noncovered employment ⁵ in United States or covered employment ⁵ outside United States of old-age beneficiary on whose earnings benefit is based.....	42,484					42,484	38,295	3,724	465			
Noncovered employment ⁵ outside United States of old-age beneficiary on whose earnings benefit is based.....	78					78	65	11	2			
Failure to have care of an entitled child.....	5,863					1,098		1,098			4,765	
Disabled person refused to accept rehabilitation services.....	1				1	0	0	0	0		0	
Determination of continuing disability pending.....	1,477				1,334	143	26	117	0		0	
Payee not determined.....	4,027	2,276	1,595	681	557	428	370	49	9	530	215	21
Administrative reasons.....	18,171	10,872	8,580	2,292	907	2,163	1,595	549	19	1,637	2,520	72

¹ Benefits withheld from (1) old-age (retired-worker) beneficiaries and their dependents, (2) survivor beneficiaries, and (3) disabled-worker beneficiaries and their dependents, for whom data are shown separately in table 6. Data for child's benefits withheld are not available.

² As provided under sections 203, 222, and 225 of the amended act except for

the reason "payee not determined," in which case benefit payments are accrued pending determination of guardian or appropriate payee.

³ Wife aged 65 or over, or wife aged 62-64 with no entitled child in her care.

⁴ Wife under age 65 with 1 or more entitled children in her care.

⁵ Includes self-employment.

TABLE 6.—Old-age, survivors, and disability insurance: Number of monthly benefits withheld from disabled-worker beneficiaries and their dependents, by reason for withholding payment and type of benefit, December 31, 1959¹

Reason for withholding payment ²	Total	Disability			Wife's or husband's			
		Total	Male	Female	Total	Aged wife's ³	Young wife's ⁴	Husband's
Total.....	5,732	2,799	2,380	419	2,933	81	2,851	1
Covered or noncovered employment ⁵ of beneficiary in United States or covered employment ⁵ of beneficiary outside United States.....	2,512				2,512	32	2,479	1
Noncovered employment ⁵ of beneficiary outside United States.....	4				4	0	4	0
Failure to have care of an entitled child.....	117				117		117	
Disabled person refused to accept rehabilitation services.....	1	1	1	0	0	0	0	0
Determination of continuing disability pending.....	1,477	1,334	1,150	184	143	26	117	0
Payee not determined.....	570	557	438	119	13	3	10	0
Administrative reasons.....	1,051	907	791	116	144	20	124	0

¹ These data are included in table 5. Data for child's benefits withheld are not available.

² As provided under sections 203, 222, and 225 of the amended act except for the reason "payee not determined," in which case benefit payments are accrued pending determination of guardian or appropriate payee.

³ Wife aged 65 or over, or wife aged 62-64 with no entitled child in her care.

⁴ Wife under age 65 with 1 or more entitled children in her care.

⁵ Includes self-employment.

(Continued from page 30)

NATIONAL SOCIAL WELFARE ASSEMBLY. *Aid to Dependent Children: A Family Service, The Community Responsibility*. New York: The Assembly, 1960. 36 pp. 50 cents.

Considers the program's purpose, philosophy, and administration; problems and achievements; families served; and community mobilization for the welfare of children receiving aid.

CHILD WELFARE

BERL, MILDRED E. "An Interim School Program for Unwed Mothers." *Child Welfare*, Vol. 39, Jan. 1960, pp. 22-24. 45 cents.

DRESSLER, DAVID. *Practice and Theory of Probation and Parole*. New York: Columbia University Press, 1959. 252 pp. \$6.

A survey of the treatment in the United States of

TABLE 7.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, February 1960¹

State	Nonfarm place- ments	Initial claims		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unemploy- ment ¹
		Total ²	Women	Total	Women	All types of unemployment ³			Total unemployment		
						Weeks com- pensated	Benefits paid ⁴	Average weekly number of bene- ficiaries	Weeks com- pensated	Average weekly payment	
Total.....	* 412,126	1,264,772	384,297	9,203,640	2,714,399	7,892,838	\$247,835,156	1,879,247	7,348,629	\$32.26	2,157,301
Alabama.....	5,835	17,076	3,299	127,192	28,007	103,758	2,325,969	24,704	99,720	22.71	30,285
Alaska.....	734	2,081	380	24,285	2,992	25,100	919,877	5,976	24,230	36.98	5,258
Arizona.....	6,347	7,310	1,273	38,755	8,087	26,610	805,057	6,336	25,566	30.56	8,912
Arkansas.....	4,898	10,453	2,546	98,599	23,553	67,694	1,446,365	16,118	62,825	21.87	23,619
California.....	35,386	167,777	46,196	969,039	281,304	829,615	32,039,904	197,527	794,025	38.95	235,264
Colorado.....	6,120	7,591	1,211	54,055	10,968	45,332	1,665,369	10,793	42,214	37.64	13,170
Connecticut.....	6,494	19,529	9,067	153,438	54,521	141,893	5,123,272	33,784	136,406	36.84	35,598
Delaware.....	566	2,739	524	23,243	5,172	24,828	782,286	5,911	23,186	32.18	5,532
District of Columbia.....	3,634	4,275	1,056	28,605	7,345	21,173	547,410	5,041	20,654	26.02	6,798
Florida.....	16,413	23,308	4,824	114,991	31,666	66,185	1,780,478	15,758	62,479	27.51	27,732
Georgia.....	7,949	18,084	6,788	133,680	54,298	100,939	2,349,886	24,033	94,216	23.89	32,026
Hawaii.....	986	2,482	969	19,996	9,755	13,576	387,752	3,232	11,639	30.78	4,050
Idaho.....	2,174	4,143	555	42,248	5,984	36,553	1,280,531	8,655	34,553	35.60	10,112
Illinois.....	16,500	62,161	19,126	404,226	114,880	343,536	11,512,214	81,794	323,456	34.02	98,254
Indiana.....	7,164	27,416	7,315	202,339	57,264	157,585	4,556,272	37,520	145,024	29.92	42,580
Iowa.....	5,819	7,959	1,160	77,768	15,130	60,882	1,781,139	14,496	54,563	30.78	18,949
Kansas.....	5,580	10,385	1,543	78,845	14,805	73,023	2,433,327	17,386	68,908	33.90	19,618
Kentucky.....	3,387	14,240	3,152	150,782	30,310	104,817	2,894,365	24,956	99,187	28.29	35,757
Louisiana.....	5,518	19,572	2,661	139,291	19,706	122,800	3,612,196	29,238	113,487	30.35	33,609
Maine.....	1,222	6,037	1,710	66,339	24,929	57,099	1,239,500	13,593	53,686	21.96	15,540
Maryland.....	3,921	19,149	5,001	166,604	51,007	166,833	4,907,202	39,722	156,684	30.10	39,750
Massachusetts.....	11,120	51,695	22,611	373,753	134,222	339,033	11,876,406	80,722	297,539	37.15	87,430
Michigan.....	13,034	51,337	10,603	382,997	84,421	331,427	11,509,378	78,911	320,618	35.29	82,573
Minnesota.....	6,460	14,058	3,115	187,158	34,982	161,988	4,614,925	38,569	154,899	28.91	45,411
Mississippi.....	6,167	10,250	2,161	80,256	13,104	61,303	1,409,532	14,596	57,898	23.43	19,492
Missouri.....	5,720	29,038	9,777	190,281	46,808	139,728	3,823,340	33,269	126,305	28.85	44,666
Montana.....	1,532	6,111	1,128	72,928	14,645	67,409	1,863,076	16,050	67,409	27.58	15,073
Nebraska.....	4,529	3,998	903	43,452	7,550	39,259	1,180,580	9,347	37,957	30.58	10,473
Nevada.....	1,746	3,570	930	22,092	5,759	20,499	759,440	4,881	19,448	37.83	5,070
New Hampshire.....	947	3,997	1,491	27,304	10,788	21,964	559,416	5,230	19,942	26.68	6,289
New Jersey.....	9,076	50,373	19,914	412,489	181,577	404,902	12,811,287	96,405	363,449	32.48	97,688
New Mexico.....	2,848	4,396	527	33,894	4,607	30,456	872,164	7,251	29,048	29.12	8,574
New York.....	63,000	184,644	74,761	1,235,276	470,640	1,149,665	38,596,812	273,730	1,044,822	35.18	290,020
North Carolina.....	10,917	38,730	16,806	194,717	83,421	159,044	3,067,322	37,868	147,257	19.83	42,355
North Dakota.....	1,308	2,265	306	40,617	3,257	29,555	847,884	7,037	26,283	28.82	8,567
Ohio.....	15,516	55,334	12,422	437,125	97,619	378,110	14,973,819	90,026	360,168	40.16	104,987
Oklahoma.....	7,764	12,499	2,867	92,572	24,825	64,924	1,630,150	15,458	60,600	25.84	22,336
Oregon.....	3,558	15,200	2,777	123,806	28,383	105,636	3,701,586	25,151	99,235	35.68	28,613
Pennsylvania.....	19,588	109,344	34,681	819,753	260,077	722,178	20,387,141	171,947	663,436	29.29	194,265
Puerto Rico.....	5,018	1,004	356	12,305	4,333						
Rhode Island.....	1,788	9,975	5,578	64,330	27,722	56,647	1,641,535	13,487	51,819	31.27	14,651
South Carolina.....	5,086	9,893	3,382	60,051	23,999	44,044	945,225	10,487	40,865	21.93	14,337
South Dakota.....	1,067	1,666	253	19,339	2,432	15,281	444,898	3,638	14,392	29.73	4,623
Tennessee.....	6,790	20,102	7,500	192,760	60,203	156,044	3,402,126	37,153	142,640	22.46	45,520
Texas.....	39,554	41,794	9,139	286,041	65,933	224,877	5,345,067	53,542	212,804	24.19	62,510
Utah.....	2,397	4,587	932	42,383	9,673	32,800	1,080,413	7,810	31,090	33.51	9,993
Vermont.....	579	2,610	1,006	21,009	6,760	16,735	448,129	3,985	15,541	27.60	4,871
Virginia.....	4,786	13,183	3,690	103,972	28,671	81,472	1,846,882	19,398	76,941	23.32	24,514
Virgin Islands.....	285	0	0	0	0						
Washington.....	4,526	30,483	8,452	244,152	68,640	217,851	6,912,307	51,869	208,490	32.02	56,231
West Virginia.....	1,474	12,017	1,700	113,325	16,598	93,129	1,980,098	22,174	86,789	21.77	26,683
Wisconsin.....	6,477	14,782	3,888	140,327	37,748	121,750	4,317,507	28,988	110,645	35.92	32,854
Wyoming.....	783	2,070	285	18,826	3,319	15,497	595,740	3,690	13,592	41.91	4,218

¹ Excludes data for the Federal employees' unemployment compensation program, administered by the States as agents of the Federal Government; not comparable, therefore, with data previously published in the *Bulletin* for April-June 1959.

² Excludes transitional claims.

³ Total, part-total, and partial.

⁴ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁵ Includes 39 placements made in Guam, not shown separately.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

crime and delinquency, with recommendations.

GETZ, CLYDE. "Inter-Agency Cooperation in Adoption." *Child Welfare*, Vol. 38, Dec. 1959, pp. 26-31. 45 cents.

Discusses the trend toward cooperative planning and action in placing a child in adoption.

GINZBERG, ELI, editor. *The Nation's Children: I.—The Family and Social Change; II.—Development and Educa-*

tion; III.—Problems and Prospects. New York: Published for the Golden Anniversary White House Conference on Children and Youth, by Columbia University Press, 1960. 3 vols. \$6.

The conditions, problems, and outlook of the Nation's young people.

GOVAN, ELIZABETH S. L. "The Impact of Shifting Population on Child Welfare." *Child Welfare*, Vol. 39, Jan.

TABLE 8.—Public assistance in the United States, by month, February 1959–February 1960¹

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total *	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases) *	Total	Old-age assistance	Aid to dependent children (recipients)	Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases) *	
			Families	Recipients										
				Total *										Children
1959														
Number of recipients								Percentage change from previous month						
February		2,438,436	769,185	2,901,611	2,224,849	109,468	330,345	480,000		-0.4	+0.8	-0.2	+0.3	+1.9
March *		2,433,348	775,557	2,917,045	2,235,296	109,259	331,294	480,000		-0.1	+0.8	+0.1	+0.7	(*)
April *		2,431,092	781,132	2,940,629	2,253,313	109,542	335,134	450,000		-0.2	+0.5	(*)	+0.8	-6.3
May *		2,427,898	781,114	2,942,741	2,255,628	109,538	337,495	412,000		-0.1	(*)	(*)	+0.8	-8.3
June *		2,419,885	777,632	2,929,986	2,246,965	109,445	339,214	387,000		-0.3	-0.5	-0.1	+0.5	-6.1
July		2,413,938	772,222	2,911,086	2,233,672	109,443	341,355	370,000		-0.2	-0.6	(*)	+0.6	-4.5
August		2,407,910	771,156	2,910,596	2,235,272	109,325	342,616	380,000		-0.2	(*)	-0.1	+0.4	+2.8
September		2,404,265	771,931	2,917,419	2,241,727	109,291	344,477	393,000		-0.2	+0.2	(*)	+0.5	+3.3
October		2,401,104	771,432	2,918,520	2,244,305	109,142	346,832	403,000		-0.1	(*)	-0.1	+0.7	+2.6
November		2,397,929	773,088	2,926,323	2,251,386	109,098	348,206	413,000		-0.1	+0.3	(*)	+0.4	+2.5
December		2,394,125	778,832	2,953,135	2,272,096	109,057	350,325	399,000		-0.2	+0.9	(*)	+0.6	-3.3
1960														
January		2,387,468	781,378	2,964,814	2,281,957	108,883	352,052	413,000		-0.3	+0.4	-0.2	+0.5	+3.4
February		2,378,198	785,472	2,981,045	2,294,964	108,644	353,441	423,000		-0.4	+0.5	-0.2	+0.4	+2.4
1959														
Amount of assistance								Percentage change from previous month						
February	\$308,052,000	\$156,529,222	\$82,662,290		\$7,467,038	\$20,902,565	\$32,552,000	+0.4	-0.8	+1.5	-0.2	+0.8	+2.0	
March *	310,681,000	156,566,456	83,648,244		7,523,686	21,091,117	33,216,000	+0.9	+0.1	+1.7	+1.1	+1.6	+2.0	
April *	309,438,000	156,834,503	84,509,504		7,512,199	21,240,340	30,762,000	-0.4	(*)	+0.2	-0.4	+0.2	-7.4	
May *	307,265,000	157,332,423	84,732,412		7,578,135	21,632,321	27,731,000	-0.7	+0.4	+0.5	+0.7	+2.0	-9.9	
June *	303,051,000	156,713,320	83,161,976		7,556,409	21,496,002	25,465,000	-1.4	-0.4	-1.6	-0.1	+0.2	-8.2	
July	299,884,000	155,561,621	82,658,813		7,563,706	21,586,726	24,673,000	-1.1	-0.7	-0.6	+0.1	+0.4	-3.1	
August	300,728,000	155,474,907	82,469,933		7,554,696	21,686,592	25,719,000	+0.3	-0.1	-0.2	-0.1	+0.5	+4.2	
September	304,707,000	155,909,481	83,445,777		7,541,305	21,945,382	27,345,000	+1.3	+0.3	+1.2	-0.2	+1.2	+6.3	
October	307,959,000	157,581,948	83,768,710		7,535,895	22,237,528	28,599,000	+1.1	+1.1	+0.4	-0.1	+1.3	+4.6	
November	308,636,000	157,126,976	84,187,394		7,547,728	22,265,642	28,737,000	+0.2	-0.3	+0.5	+0.2	+0.1	+0.5	
December	309,885,000	157,669,195	85,686,971		7,774,967	22,644,000	27,735,000	+0.4	+0.3	+1.8	+3.0	+1.7	-3.5	
1960														
January	312,162,000	159,086,747	86,099,591		7,869,173	22,681,074	28,195,000	+0.7	+0.9	+0.5	+1.2	+0.2	+1.7	
February	314,321,000	159,283,502	86,626,658		7,807,443	22,827,894	29,123,000	+0.7	+0.1	+0.6	-0.8	+0.6	+3.3	

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.² Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.³ Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.⁴ Excludes Idaho; data not available.⁵ Increase of less than 0.05 percent.⁶ Except for general assistance, data included for Illinois understated for March, overstated for April, and partly estimated for May because of administrative change in the processing of payments. Percentage changes for the special types of public assistance based on data excluding Illinois.⁷ Decrease of less than 0.05 percent.⁸ Percentage changes for the special types of public assistance based on data excluding Illinois (data not comparable, see footnote 6).

1960, pp. 16–21. 45 cents.

INTERDEPARTMENTAL COMMITTEE ON CHILDREN AND YOUTH. *Children in a Changing World: A Book of Charts*. Washington: Golden Anniversary White House Conference on Children and Youth, 1960. 84 pp. \$1.25.

Seventy charts, grouped under four headings: The Changing World; The Children and Their Problems; What Is Being Done; and Implications for the Future.

KRUPP, GEORGE R., and SCHWARTZBERG, BERNARD. "The Brain-Injured Child: A Challenge to Social Workers." *Social Casework*, Vol. 41, Feb. 1960, pp. 63–69. 60 cents.

Describes the social worker's role in helping both the brain-injured child and his parents.

MARGOLIS, JOSEPH. "Juvenile Delinquents: The Latter-Day Knights." *The American Scholar*, Vol. 29, Spring 1960, pp. 211–218. \$1.

Juvenile gangs and how they operate.

TOWNSEND, LELAND R. *The Psychology in Juvenile and Adult Crime: A Study of Present-Day Methods of Treat-*

ment. New York: Greenwich Book Publishers, 1958. 97 pp. \$2.50.

WALLACE, HELEN M. "Educational Services for Urban Children with Rheumatic Fever and Heart Disease." *Public Health Reports*, Vol. 74, Dec. 1959, pp. 1041–1047. 55 cents.

WALLACE, HELEN M., and STARR, HELEN M. "School Services for Handicapped Children in Urban Areas." *American Journal of Public Health*, Vol. 50, Feb. 1960, pp. 173–180. \$1.25.

HEALTH AND MEDICAL CARE

ABBE, LESLIE MORGAN. "Hospital and Nursing Homes in the United States, 1959." *Public Health Reports*, Vol. 74, Dec. 1959, pp. 1089–1097. 55 cents.

A 10-year review of national trends.

COSTELLO, JOSEPH; TANAKA, GEORGE M.; and TORO, JAIME.

(Continued on page 37)

TABLE 9.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, February 1960¹

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance
Total.....	\$23,797,593	\$4,858,511	\$639,535	\$3,848,184	² \$8,653,000
Alabama.....	2,008	954	8	437	15
Alaska.....				(3)	4 58,983
Arkansas.....	374,253	25,363	11,895	50,784	
California.....	2,602,832	978,048	130,859	153,357	79,039
Colorado.....	898,367	39,715	2,475	14,938	91,096
Connecticut.....	296,515	158,281	4,292	82,613	(5)
Delaware.....			1,393		
District of Columbia.....	24,951	1,048	18	12,706	1,564
Florida.....	428,535	33,811	12,555	59,671	
Hawaii.....	11,105	24,954	520	8,654	
Idaho.....	51,407		592	4,017	
Illinois.....	2,235,144	515,201	66,094	413,703	4 834,452
Indiana.....	528,773	127,275	27,831	(2)	4 303,500
Iowa.....	231,712	60,115	8,742		4 229,836
Kansas.....	349,932	97,942	6,047	63,710	76,372
Louisiana.....	245,149	14,457	3,720	51,138	4,751
Maine.....	118,340	28,935	2,670	2,077	59,981
Maryland.....	49,665	82,068	1,278	14,684	
Massachusetts.....	3,385,249	198,890	11,379	585,629	170,796
Michigan.....	430,309	85,250	12,362	28,826	240,635
Minnesota.....	1,613,696	190,638	31,321	8,630	400,851
Missouri.....	22,125	3,802		2,395	486
Montana.....	878		906	301	4 232,019
Nebraska.....	350,106	8,486	29,257	36,862	4 25,662
Nevada.....	15,702		1,092	(2)	4 104,409
New Hampshire.....	86,890		3,725	13,497	(5)
New Jersey.....	630,371	17,031	83	133,150	187,947
New Mexico.....	91,744	58,586	1,720	18,760	17,040
New York.....	2,683,770	1,063,931	96,445	1,086,431	220,966
North Carolina.....	105,365	61,208	6,185	64,182	4 264,056
North Dakota.....	218,681	26,562	1,611	38,671	4 27,080
Ohio.....	838,949	4,185	27,105	111,921	4 1,396,932
Oklahoma.....	1,079,064	6,158	22,272	109,902	(5)
Oregon.....	468,317	20,834	2,734	89,626	35,108
Pennsylvania.....	193,014	311,550	52,479	99,974	97,668
Rhode Island.....	95,060	77,021	944	42,615	4 75,781
South Carolina.....	80,878	16,669	2,471	18,792	11,038
South Dakota.....					4 115,157
Tennessee.....	33,333	33,050	281	10,437	
Utah.....	23,844	37,575	970	11,280	1,612
Vermont.....	42,080		399	4,559	
Virgin Islands.....	285	138	4	55	113
Virginia.....	119,185		4,953	33,030	4 13,653
Washington.....	1,247,141	168,050	14,325	175,012	111,467
West Virginia.....	59,186	100,194	2,629	29,489	4 7,416
Wisconsin.....	1,404,841	173,061	30,446	156,742	186,206
Wyoming.....	27,812	5,975	448	4,867	43,670

¹ For the special types of public assistance figures in italics represent payments made without Federal participation. For State programs not shown, no vendor payments were made during the month or such payments were not reported.

² Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and

reporting these data semiannually but not on a monthly basis.

³ No program for aid to the permanently and totally disabled.

⁴ Includes payments made in behalf of recipients of the special types of public assistance.

⁵ Data not available.

SOCIAL SECURITY IN REVIEW

(Continued from page 2)

The average payment per recipient increased 35 cents in old-age assistance and by smaller amounts in aid to dependent children and aid to the permanently and totally disabled; it dropped 41 cents in aid to the blind. The average payment per general assistance case was 57 cents higher than in January. A few States reported substantial changes in average payments for one or more programs. In North Dakota, average payments per recipient increased \$10 in old-age assistance, \$1 in aid to dependent children, \$18 in aid to the blind, and \$7 in aid to the permanently

and totally disabled when the State included an allowance for 1960 real-estate taxes in February.

Louisiana raised the maximums on individual payments in the four special types of public assistance and put into effect more liberal assistance standards in old-age assistance; the average payments per recipient went up \$2-\$6. The decrease of \$1.76 per recipient of aid to dependent children in Michigan resulted from a reduction in supplementary payments in Wayne County. Fluctuation in vendor payments for medical care, as usual, accounted for sizable changes in the average payments for all assistance in other States.

TABLE 10.—Average payment per recipient for all assistance, for money payments, and for vendor payments for medical care, by program and State, February 1960¹

State	Old-age assistance			Aid to dependent children (per recipient)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³
All States.....	\$66.98	\$57.59	\$10.01	\$29.06	\$27.49	\$1.63	\$71.86	\$66.35	\$5.89	\$64.59	\$54.37	\$10.89
Alabama.....	48.20	48.18	.02	8.94	8.93	.01	37.67	37.66	(4)	35.54	35.50	.04
Alaska.....	64.00	64.00	-----	32.56	32.56	-----	71.07	71.07	-----	(5)	(5)	-----
Arizona.....	62.05	62.05	-----	29.81	29.81	-----	72.56	72.56	-----	(5)	(5)	-----
Arkansas.....	49.69	42.91	6.81	15.70	14.79	.92	54.67	48.78	5.91	37.55	30.31	7.27
California.....	91.11	81.49	10.14	46.11	42.48	3.78	107.99	99.36	9.44	93.03	77.85	18.86
Colorado.....	99.66	82.14	17.53	33.26	31.83	1.44	78.39	69.83	8.56	68.11	65.46	2.66
Connecticut.....	109.97	91.49	20.22	47.40	41.41	6.41	97.20	83.31	14.45	127.92	92.20	37.38
Delaware.....	49.62	49.62	-----	23.12	23.12	-----	70.88	65.36	5.53	66.32	66.32	-----
District of Columbia.....	64.56	59.17	7.96	33.54	33.49	.06	68.78	68.70	.08	75.24	72.04	4.83
Florida.....	56.24	50.31	6.14	16.61	16.27	.35	61.71	56.97	4.96	62.51	56.14	6.72
Georgia.....	47.28	47.28	-----	23.70	23.70	-----	52.29	52.29	-----	51.81	51.81	-----
Guam.....	24.60	24.60	-----	11.74	11.74	-----	(6)	(6)	-----	(6)	(6)	-----
Hawaii.....	62.56	54.97	7.59	33.59	31.03	2.56	68.65	62.39	6.27	77.72	69.43	8.30
Idaho.....	67.83	60.86	7.00	40.62	40.62	-----	71.48	68.02	3.46	71.93	68.02	3.91
Illinois.....	73.36	46.40	29.79	39.08	35.58	3.55	81.95	61.53	21.82	81.90	60.73	22.76
Indiana.....	62.09	44.48	18.82	27.84	25.16	3.08	73.10	59.38	14.94	(7)	(7)	-----
Iowa.....	75.23	69.70	6.68	36.64	35.23	1.85	90.59	85.52	6.15	80.84	80.84	-----
Kansas.....	79.30	67.94	12.14	36.97	33.01	4.20	82.50	73.25	10.11	84.70	70.53	15.14
Kentucky.....	44.85	44.85	-----	20.22	20.22	-----	43.46	43.46	-----	44.25	44.25	-----
Louisiana.....	71.71	69.79	1.96	24.03	23.91	.14	81.28	80.05	1.38	56.01	52.98	3.18
Maine.....	63.76	53.78	10.00	27.52	26.10	1.42	64.28	58.28	6.00	59.47	58.53	1.00
Maryland.....	90.64	55.41	5.23	28.05	25.83	2.22	64.99	62.18	2.81	65.19	62.78	2.42
Massachusetts.....	100.48	59.18	42.25	45.48	41.59	4.14	115.64	111.08	5.29	119.75	65.96	57.66
Michigan.....	71.89	64.99	6.90	36.53	35.62	.91	79.65	72.72	6.93	86.40	80.02	6.38
Minnesota.....	86.94	54.30	34.08	44.91	39.63	5.61	96.28	68.53	29.08	61.17	58.51	3.68
Mississippi.....	29.83	29.83	-----	10.67	10.67	-----	38.47	38.47	-----	30.20	30.20	-----
Missouri.....	59.44	59.30	.19	24.05	24.02	.04	65.00	65.00	-----	61.46	61.33	.16
Montana.....	63.89	63.76	.13	32.98	32.98	-----	73.52	71.03	2.48	71.54	71.32	.22
Nebraska.....	70.20	47.72	23.04	29.71	28.99	.79	87.55	55.31	33.25	71.26	50.82	21.02
Nevada.....	70.35	64.38	5.97	27.13	27.13	-----	96.50	90.46	6.03	(8)	(8)	-----
New Hampshire.....	78.14	60.47	17.67	42.18	37.93	4.31	82.57	67.18	15.39	93.84	61.24	32.60
New Jersey.....	88.95	61.59	33.49	45.23	45.81	-----	84.67	84.67	.09	94.19	76.31	20.63
New Mexico.....	67.30	58.75	8.55	30.52	28.46	2.06	61.27	56.77	4.50	65.29	57.52	7.77
New York.....	104.67	75.99	32.19	42.16	38.35	4.05	107.35	85.00	24.60	101.38	74.70	29.60
North Carolina.....	40.90	38.73	2.17	19.67	19.09	.58	53.43	52.38	1.21	47.20	43.72	3.48
North Dakota.....	95.22	68.50	29.92	40.03	36.65	3.88	85.75	69.93	17.32	100.26	69.85	34.10
Ohio.....	72.67	64.56	9.39	31.69	31.65	.04	69.01	61.55	7.69	70.24	60.71	9.75
Oklahoma.....	77.45	65.50	11.96	31.74	31.64	.10	95.11	83.19	11.92	87.12	75.13	11.99
Oregon.....	78.16	52.93	27.24	38.64	37.98	1.01	82.68	72.92	10.32	84.86	68.19	18.60
Pennsylvania.....	68.21	64.36	3.85	31.84	30.21	1.63	74.20	71.21	2.99	61.08	55.06	6.01
Puerto Rico.....	8.21	8.21	-----	3.92	3.92	-----	8.21	8.21	-----	8.70	8.70	-----
Rhode Island.....	78.02	64.04	14.00	36.12	31.37	4.75	76.82	68.82	8.00	83.17	68.20	15.00
South Carolina.....	40.23	37.79	2.46	14.44	14.01	.44	43.59	42.14	1.45	43.02	40.58	2.44
South Dakota.....	60.63	60.63	-----	33.44	33.44	-----	61.39	61.39	-----	62.70	62.70	-----
Tennessee.....	41.82	41.22	.60	18.90	18.50	.41	46.32	46.22	.10	45.70	44.50	1.20
Texas.....	52.94	52.94	-----	17.01	17.01	-----	58.11	58.11	-----	54.11	54.11	-----
Utah.....	66.54	63.55	3.00	37.40	34.41	3.00	73.97	69.10	4.87	75.00	70.08	4.92
Vermont.....	60.76	53.39	7.38	30.22	30.22	-----	61.01	58.03	2.98	62.54	57.23	5.30
Virgin Islands.....	23.50	23.08	.51	13.89	13.72	.17	(9)	(9)	(9)	25.54	25.04	.50
Virginia.....	43.66	37.74	8.03	20.65	20.65	-----	53.37	50.25	4.06	49.32	45.32	5.38
Washington.....	82.06	60.32	25.01	46.24	41.96	4.35	90.34	72.76	19.57	92.37	69.33	26.28
West Virginia.....	37.02	34.04	2.98	24.41	23.15	1.26	41.11	38.54	2.57	41.65	37.60	4.04
Wisconsin.....	79.23	42.14	39.47	45.50	40.94	5.14	77.47	54.73	28.48	102.41	43.26	61.78
Wyoming.....	70.14	61.77	8.36	36.37	34.16	2.22	69.74	63.15	6.59	72.54	63.43	9.11

¹ Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. ² Figures in italics represent payments made without Federal participation.

³ Averages based on cases receiving money payments, vendor payments for medical care, or both.

⁴ May also include small amounts for assistance in kind and vendor payments for other than medical care. Averages based on number of cases receiving money payments.

⁵ Less than 1 cent.

⁶ No program for aid to the permanently and totally disabled.

⁷ Average payment not computed on base of fewer than 50 recipients.

(Continued from page 35)

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TABLE 11.—Old-age assistance: Recipients and payments to recipients, by State, February 1960¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1960 in—		February 1959 in—	
				Number	Amount	Number	Amount
Total ²	2,378,198	\$159,283,502	\$66.98	-0.4	+0.1	-2.5	+1.8
Ala.....	99,034	4,773,526	48.20	-2	-2	-2.9	+6.7
Alaska.....	1,448	92,678	64.00	-3	-6	-2.6	+2.0
Ariz.....	13,904	862,735	62.05	-3	-1	-1	+8.5
Ark.....	54,960	2,730,997	49.69	-9	+3.1	-2.3	+8
Calif.....	256,623	23,380,311	91.11	-4	(³)	-2.7	+6.4
Colo. ²	51,258	5,108,627	99.66	-3	+2	-1.4	(³)
Conn.....	14,665	1,612,740	109.97	-5	-1.2	-2.9	+9
Del.....	1,334	66,196	49.62	-7	-1	-10.3	-9.0
D. C.....	3,136	202,473	64.56	-3	+8	+5	+8.4
Fla.....	69,784	3,924,449	56.24	-3	+1.4	-3	+5.4
Ga.....	97,289	4,599,704	47.28	-2	-2	-9	-1.8
Guam.....	57	1,402	24.60	(⁴)	(⁴)	(⁴)	(⁴)
Hawaii.....	1,463	91,525	62.56	-5	+4	-2.7	+5.5
Idaho.....	7,344	498,170	67.83	-7	+9	-4.7	+7
Ill.....	75,039	5,505,106	73.36	-5	-8	-4.9	+1.8
Ind.....	28,095	1,744,441	62.09	-6	+1.1	-6.7	+9
Iowa.....	34,689	2,609,642	75.23	-5	+1.8	-3.6	(³)
Kans.....	28,836	2,286,553	79.30	-5	+3	-4.3	-1.3
Ky.....	56,399	2,529,338	44.85	-5	-6	-1.0	+2.2
La.....	124,770	8,947,819	71.71	+1	+8.6	+2	+8.7
Maine.....	11,834	754,533	63.76	-4	-4	-1.6	-1.4
Md.....	9,493	575,670	60.64	-8	-5	-2.0	+4.8
Mass.....	80,125	8,050,785	100.48	-5	-1	-4.0	-3.2
Mich.....	62,389	4,485,230	71.89	-6	-5	-5.3	-3.4
Minn.....	47,357	4,117,335	86.94	-3	+9	-2.7	+1.9
Miss.....	80,135	2,390,474	29.83	-2	-2	-6	+1.4
Mo.....	117,258	6,969,373	59.44	-4	-4	-2.8	+3.4
Mont.....	7,008	447,741	63.89	-6	-6	-7.4	-6.8
Nebr.....	15,198	1,066,873	70.20	-6	+6	-4.9	-1.4
Nev.....	2,628	184,884	70.35	+2	+2	+4	+4.4
N. H.....	4,916	384,143	78.14	-3	-2	-5.3	+5.0
N. J.....	18,821	1,674,192	88.95	-2	+6	-1.9	-2.2
N. Mex.....	10,726	721,847	67.30	+3	+1	+2.6	+10.6
N. Y.....	83,367	8,725,937	104.67	-6	-1.8	-4.6	+5
N. C.....	49,016	2,004,512	40.90	-4	(⁴)	-2.7	(⁴)
N. Dak.....	7,309	695,999	95.22	-1	+11.9	-3.1	+1.8
Ohio.....	89,333	6,491,554	72.67	-9	+2.0	-1.2	+9.5
Okl.....	90,244	6,989,847	77.45	-3	-6.8	-1.9	-1.0
Oreg.....	17,191	1,343,640	78.16	-1	+8	-5.2	-4.7
Pa.....	50,171	3,421,943	68.21	-3	-3	+1.4	+1.9
P. R.....	39,611	325,186	8.21	-2	-1	-2.2	-1.5
R. I.....	6,790	529,778	78.02	-5	-1	-4.0	+1.0
S. C.....	32,852	1,321,716	40.23	-5	+1.3	-4.8	+6
S. Dak.....	9,021	546,953	60.63	-7	-4	-4.5	+1.4
Tenn.....	55,555	2,323,218	41.82	-4	-3	-2.1	-5.8
Tex.....	222,061	11,755,689	52.94	-2	-2	-7	+2.8
Utah.....	7,954	529,295	66.54	-4	-3	-5.5	-5.0
Vt.....	5,704	346,590	60.76	-6	+4.7	-3.4	+4.0
V. I.....	559	13,139	23.50	+9	+8	-6.8	-6.5
Va.....	14,835	647,744	43.66	-8	-6	-3.1	+4.4
Wash.....	49,856	4,091,308	82.06	-3	-2.1	-7.2	-13.5
W. Va.....	19,832	734,244	37.02	-4	-2	-5.5	-2.7
Wis.....	35,596	2,820,423	79.23	-1.2	-1.5	-5.0	-2.1
Wyo.....	3,326	233,275	70.14	-1.0	-1.9	-6.4	-7.4

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Includes 3,781 recipients aged 60-64 in Colorado and payments of \$334,636 to these recipients. Such payments were made without Federal participation.

³ In addition, supplemental payments of \$27,219 from general assistance funds were made to 85 recipients.

⁴ Decrease of less than 0.05 percent.

⁵ Increase of less than 0.05 percent.

⁶ Percentage change not computed on base of fewer than 100 recipients.

⁷ Program initiated July 1959 under the Social Security Act amendments of 1958.

TABLE 12.—Aid to the blind: Recipients and payments to recipients, by State, February 1960¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1960 in—		February 1959 in—	
				Number	Amount	Number	Amount
Total ²	108,644	\$7,807,443	\$71.86	-0.2	-0.8	-0.8	+4.6
Ala.....	1,628	61,322	37.67	0	-2	-1.8	+6.1
Alaska.....	103	7,320	71.07	(³)	(³)	(³)	(³)
Ariz.....	836	60,659	72.56	+5	+6	+3.9	+11.4
Ark.....	2,012	109,993	54.67	-1.0	+2.9	-1.0	+1.9
Calif. ²	13,858	1,496,483	107.99	-1.1	-1.3	-1.3	+3.2
Colo.....	289	22,656	78.39	0	+2.8	-9.1	-6.6
Conn.....	297	28,868	97.20	-1.3	-13.3	-5.7	-9.0
Del.....	252	17,863	70.88	-1.9	+1	-6.3	-3.8
D. C.....	236	16,232	68.78	-4	-2	0	-1.5
Fla.....	2,532	156,239	61.71	-4	+1.8	-7	+5.0
Ga.....	3,546	185,415	52.29	+1	-1	+5	-4
Guam.....	4	76	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
Hawaii.....	83	5,698	68.65	(⁴)	(⁴)	(⁴)	(⁴)
Idaho.....	171	12,223	71.48	-6	+6	-4.5	-1.5
Ill.....	3,029	248,235	81.95	-4	-4	-4.9	-4
Ind.....	1,863	136,191	73.10	-2	-3.0	-4.0	-1
Iowa.....	1,422	128,814	90.59	0	+2.6	-2.5	+8
Kans.....	598	49,337	82.50	-8	-2.7	-4.3	-4.1
Ky.....	2,878	125,079	43.46	-1.5	-1.7	-10.2	-11.4
La.....	2,694	218,970	81.28	-4	+7.5	+4.4	+11.3
Maine.....	445	28,604	64.28	+2	+2	-3.3	-10.5
Md.....	455	29,571	64.99	0	+1	+2	+5.3
Mass.....	2,152	248,861	115.64	-6	-3.7	+2.3	+5.8
Mich.....	1,784	142,091	79.65	0	+2	-2.1	+2.1
Minn.....	1,077	103,689	96.28	-1.3	-10.6	-4.9	-6.1
Miss.....	6,379	245,399	38.47	+5	+5	+10.4	+10.3
Mo. ²	5,163	335,595	65.00	-5	-5	-8	+7.5
Mont.....	365	26,833	73.52	-8	+2.2	-3.7	-1.1
Nebr.....	880	77,046	87.55	-3	+3.1	-7.5	-5
Nev.....	181	17,466	96.50	-6	-8	+7.7	+5.9
N. H.....	242	19,982	82.57	0	+6	-2.0	+9.8
N. J.....	951	80,521	84.67	+1.0	+1.8	+2.1	+4.2
N. Mex.....	382	23,405	61.27	-5	-1.3	-3	-4.4
N. Y.....	3,920	420,795	107.35	-1	-2.4	-3.3	-9
N. C.....	5,114	273,263	53.43	-1	-1.3	+1.9	+6.0
N. Dak.....	93	7,975	85.75	(⁵)	(⁵)	(⁵)	(⁵)
Ohio.....	3,524	243,205	69.01	-3	+2.0	-5.6	+2.6
Okl.....	1,869	177,753	95.11	-3	-16.4	-4	+3
Oreg.....	265	21,911	82.68	-4	-2.2	-8.3	-7.4
Pa. ²	17,564	1,303,230	74.20	0	+5	-4	+17.7
P. R.....	1,896	15,557	8.21	+6	+6	+4.6	+5.1
R. I.....	118	9,065	76.82	-2.5	+1.0	-10.6	-4.6
S. C.....	1,702	74,185	43.59	0	+7	-2.8	+4
S. Dak.....	162	9,945	61.39	0	+1.7	-6.4	+1.3
Tenn.....	2,806	129,984	46.32	-7	-7	-2.8	-5.5
Tex.....	6,361	369,650	58.11	+2	+3	-2	+3.6
Utah.....	199	14,721	73.97	+5	-7	-7.0	-1.6
Vt.....	134	8,175	61.01	+1.5	+2.2	-2.9	+2.7
V. I.....	19	496	(⁶)	(⁶)	(⁶)	(⁶)	(⁶)
Va.....	1,219	65,053	53.37	-7	-5	-2	+17.1
Wash.....	732	66,127	90.34	+1	-2	-2.9	-13.2
W. Va.....	1,023	42,055	41.11	-7	-8	-4.4	+1.8
Wis.....	1,069	82,820	77.47	+8.3	+1.4	+4.8	-1.6
Wyo.....	68	4,742	69.74	(⁶)	(⁶)	(⁶)	(⁶)

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients as follows: California, \$35,946 to 300 recipients; Missouri, \$52,115 to 793 recipients; and Pennsylvania, \$783,388 to 11,202 recipients.

³ Average payment not computed on base of fewer than 50 recipients; percentage change, on fewer than 100 recipients.

⁴ Program initiated July 1959 under the Social Security Act amendments of 1958.

U. S. CONGRESS. HOUSE. COMMITTEE ON WAYS AND MEANS. *Hospital, Nursing Home, and Surgical Benefits for OASI Beneficiaries. Hearings, 86th Congress, 1st Session, on H. R. 4700.* Washington: U. S. Govt. Print. Off., 1959. 720 pp.

U. S. CONGRESS. SENATE. COMMITTEE ON GOVERNMENT OPERATIONS. SUBCOMMITTEE ON REORGANIZATION AND INTERNATIONAL ORGANIZATIONS. *Rehabilitation of the Disabled in Thirty-Seven Countries of the World: Domestic Programs and International Activities in Technical As-*

TABLE 13.—Aid to dependent children: Recipients and payments to recipients, by State, February 1960¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		January 1960 in—		February 1959 in—	
					Family	Recipient	Number of recipients	Amount	Number of recipients	Amount
Total.....	785,472	2,981,045	2,294,964	\$86,626,658	\$110.29	\$29.06	+0.5	+0.6	+2.7	+4.8
Alabama.....	21,482	85,910	67,172	767,830	35.74	8.94	-.2	-.1	-5.5	+20.0
Alaska.....	1,229	4,229	3,175	137,689	112.03	32.56	+2.0	+1.5	+3.5	+17.2
Arizona.....	7,154	28,327	21,880	844,438	118.04	29.81	+1.0	+1.0	+14.4	+21.7
Arkansas.....	7,258	27,494	21,591	431,745	59.49	15.70	-1.9	+1.5	-12.0	-11.3
California.....	73,112	259,132	202,744	11,948,649	163.43	46.11	+1.0	+2.3	+4.7	+5.5
Colorado.....	7,177	27,662	21,681	920,152	128.21	33.26	+1.1	+1.3	+6	+4.1
Connecticut.....	7,402	24,678	18,480	1,169,731	158.03	47.40	+1.6	-1.1	+6.4	+5.2
Delaware.....	1,690	6,377	4,923	147,427	87.23	23.12	+1.1	+1.0	-1.3	-3.2
District of Columbia.....	4,288	19,038	15,050	638,553	148.92	33.54	+3.2	+3.4	+16.5	+16.7
Florida.....	26,282	96,181	74,973	1,598,004	60.80	16.61	-1.3	-.6	-2.7	-.2
Georgia.....	15,699	58,517	45,204	1,386,762	88.33	23.70	+1.1	+1.1	-4.3	-4.9
Guam.....	89	6,091	438	6,091	68.44	11.74	+4	-7.8	(³)	(³)
Hawaii.....	2,489	9,748	7,735	327,394	131.54	33.59	+3	+5	-4.9	-8.0
Idaho.....	2,088	7,694	5,668	312,560	149.69	40.62	+1.7	+1.8	+7.0	+8.1
Illinois.....	34,964	145,205	112,209	5,674,628	162.30	39.08	+3	-1	+6.1	+7.7
Indiana.....	11,294	41,389	31,169	1,152,185	102.02	27.84	-.5	-.9	(³)	+1
Iowa.....	8,785	32,569	24,534	1,193,472	135.85	36.64	+1.0	+2.1	+4.8	+10.4
Kansas.....	6,112	23,302	18,320	861,449	140.94	36.97	+1.7	+3.3	+7.6	+11.6
Kentucky.....	20,471	73,379	55,127	1,483,846	72.49	20.22	-.2	-.1	-2.2	-1.6
Louisiana.....	24,529	100,446	77,944	2,413,850	98.41	24.03	+6	+10.3	+1.8	+10.6
Maine.....	5,787	20,369	15,025	590,572	96.87	27.52	+6	+4	+6.5	+6.8
Maryland.....	9,005	37,444	29,322	1,050,212	116.63	28.05	-1.8	-6.0	+10.6	+11.9
Massachusetts.....	14,290	48,098	36,074	2,187,651	153.09	45.48	+5	+1.1	+1.2	-.5
Michigan.....	26,282	93,389	68,560	3,411,512	129.80	36.53	+3	-4.3	-1.7	-5.8
Minnesota.....	9,879	33,995	26,454	1,526,730	154.54	44.91	+1.8	+3.0	+5.6	+7.7
Mississippi.....	19,347	75,072	58,913	801,225	41.41	10.67	+5	+4	+11.2	+11.6
Missouri.....	20,232	99,739	75,614	2,399,006	91.45	24.05	(³)	+1	+2.9	+3.7
Montana.....	1,900	7,045	5,512	232,365	122.30	32.98	-.2	-2.0	-1.7	-1.2
Nebraska.....	2,813	10,762	8,250	319,729	113.66	29.71	+1.1	+7	+1.0	+6.0
Nevada.....	1,091	3,677	2,860	99,769	91.45	27.13	+1.0	+1.1	+14.7	+14.1
New Hampshire.....	1,039	3,949	2,981	166,573	160.32	42.18	+5	+2.0	-4.9	-1.6
New Jersey.....	13,284	45,344	34,355	2,050,873	154.39	45.23	+5.2	+6.0	+32.6	+35.1
New Mexico.....	7,362	28,386	21,809	866,417	117.69	30.52	+1.1	+1.3	+4.1	+1.9
New York.....	66,607	262,825	198,562	11,079,939	166.35	42.16	+3	-2.0	+3	+1.0
North Carolina.....	26,526	105,531	81,527	2,075,786	78.25	19.67	+1.3	+1.3	+2.0	+5.6
North Dakota.....	1,817	6,847	5,321	274,057	150.83	40.03	-.5	+2.6	+4.1	+5.0
Ohio.....	25,106	99,698	76,241	3,159,388	125.84	31.69	+1.7	-.5	+7.6	+20.8
Oklahoma.....	17,627	62,105	47,167	1,970,976	111.82	31.74	+7	+9	+5.4	+4.9
Oregon.....	5,746	20,681	15,665	709,146	139.08	38.64	+2.8	+2.8	-4.1	-5.4
Pennsylvania.....	48,440	190,684	144,986	6,071,890	125.35	31.84	+3	+6	+8.2	+10.8
Puerto Rico.....	55,303	209,128	167,841	820,734	14.84	3.92	+5	+2	+12.8	+11.2
Rhode Island.....	4,441	16,215	12,221	585,764	131.90	36.12	+1.0	+1.2	-.7	+1.9
South Carolina.....	9,470	37,691	29,733	544,378	57.48	14.44	+7	+8	-3.0	-3
South Dakota.....	3,133	10,797	8,113	361,004	115.23	33.44	+1.0	+1.1	+5	+17.7
Tennessee.....	22,033	81,374	61,447	1,538,301	69.82	18.90	+6	+5	+2.8	+1.7
Texas.....	21,143	87,929	67,136	1,495,492	70.73	17.01	-.6	-.7	-16.4	-17.1
Utah.....	3,492	12,533	9,383	468,795	134.25	37.40	+1.0	+5	+2.2	+3.0
Vermont.....	1,235	4,395	3,301	132,803	107.53	30.22	+1.0	+8	+3.7	+2.1
Virgin Islands.....	230	792	661	11,004	47.84	13.89	+2.6	+1.9	-1.2	+12.2
Virginia.....	9,473	38,048	29,955	785,680	82.94	20.65	+1.1	+1.3	-.6	+8.3
Washington.....	11,361	38,659	30,224	1,787,591	157.34	46.24	+2.0	+3.2	-9.2	-7.6
West Virginia.....	20,502	79,692	62,146	1,945,089	94.87	24.41	+1	+1	+1.5	+5.3
Wisconsin.....	9,135	33,661	25,533	1,531,722	167.68	45.50	+7	+8	+3.0	+3.7
Wyoming.....	747	2,695	2,055	98,030	131.23	36.37	-.7	-2.0	-.2	-2.8

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.³ Program initiated July 1959 under the Social Security Act amendments of 1958.⁴ Increase of less than 0.05 percent.⁵ Decrease of less than 0.05 percent.

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"Selected statistics relating to disability days, limitation of activity and mobility, severity criteria for chronic conditions, impairments, physician visits, and hospital discharges."

TABLE 14.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, February 1960¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1960 in—		February 1959 in—	
				Number	Amount	Number	Amount
Total..	353,441	\$22,827,894	\$64.59	+0.4	+0.6	+7.0	+9.2
Ala.....	12,296	436,986	35.54	-.3	-.1	-3.8	+4.0
Ark.....	6,987	262,370	37.55	-1.3	+3.3	-.9	+2.5
Calif.....	8,131	756,437	93.03	+2.8	+3.8	+54.6	+65.4
Colo.....	5,624	383,073	68.11	+5	+1.3	+1.5	+8.9
Conn.....	2,210	282,695	127.92	0	-2.0	+4.1	+3.5
Del.....	378	25,070	66.32	0	+1	+19.2	+21.1
D. C.....	2,641	198,696	75.24	-7	+1	+7.1	+12.1
Fla.....	8,879	555,022	62.51	+2	+6	+18.1	+26.1
Ga.....	20,719	1,073,430	51.81	+9	+9	+18.5	+18.2
Guam.....	43	984	(2)	(2)	(2)	(2)	(2)
Hawaii.....	1,043	81,065	77.72	-9	+3	-3.2	+5.8
Idaho.....	1,027	73,872	71.93	+7	+1.0	+6.3	+9.3
Ill.....	18,177	1,488,673	81.90	+6	+2	+3	+1.5
Iowa.....	113	9,135	80.84	(2)	(2)	(2)	(2)
Kans.....	4,207	356,342	84.70	+5	+1.5	-2.1	+3.9
Ky.....	7,822	346,148	44.25	-6	-5	-1	+4
La.....	16,058	899,398	56.01	+3	+4.5	+6.9	+11.1
Maine.....	2,077	123,517	59.47	+8	+7	+24.1	+3.4
Md.....	6,072	395,855	65.19	+8	+9	+13.1	+14.0
Mass.....	10,157	1,216,317	119.75	+5	+5.2	+1.5	+3.3
Mich.....	4,519	390,441	86.40	+1	+4	+13.6	+14.6
Minn.....	2,344	143,377	61.17	+9	+7	+11.8	+11.9
Miss.....	10,662	322,025	30.20	+9	+1.0	+45.8	+49.4
Mo.....	15,421	947,850	61.46	-4	-5	+8	+6.9
Mont.....	1,374	98,293	71.54	-9	-8	-7.9	-6.5
Nebr.....	1,754	124,983	71.26	+7	+6	+13.7	+17.1
N. H.....	414	38,850	93.84	-7	-8	+8.7	+17.0
N. J.....	6,453	607,819	94.19	+1.3	+2.6	+13.1	+10.3
N. Mex.....	2,415	157,664	65.29	+3	+5	+10.5	+8.1
N. Y.....	36,703	3,721,083	101.38	-6	-1.9	-5.4	-2.2
N. C.....	18,443	870,544	47.20	+8	+1.2	+7.1	+9.2
N. Dak.....	1,134	113,694	100.26	+4	+8.0	+8.2	+12.8
Ohio.....	11,478	806,166	70.24	+1.3	+3.0	+11.2	+20.5
Okl.....	9,167	798,590	87.12	+1	-6.3	+3.7	+4.9
Oreg.....	4,818	408,870	84.86	+1.4	+1.8	-4.5	-3.9
Pa.....	16,624	1,015,353	61.08	+4	+5	+7.8	+11.7
P. R.....	22,388	194,887	8.70	-3	+4	+5.9	+4.2
R. I.....	2,841	236,296	83.17	+1.2	+2.4	+8.7	+12.5
S. C.....	7,706	331,514	43.02	+3	+1.6	-2.4	+20.4
S. Dak.....	1,117	70,032	62.70	-1.2	-9	+6.5	+11.9
Tenn.....	8,698	397,490	45.70	+1.3	+1.4	+20.8	+23.5
Tex.....	5,890	318,691	54.11	+5	+5	+30.3	+36.6
Utah.....	2,291	171,836	75.00	+1	+3	+10.0	+14.0
Vt.....	860	53,781	62.54	-5	+2.9	+11.8	+17.6
V. I.....	109	2,784	25.54	-1.8	-9	+4.8	+4.7
Va.....	6,135	302,572	49.32	+1	+6	+3.0	+8.2
Wash.....	6,659	615,071	92.37	+1.3	-2	+9.9	-1.0
W. Va.....	7,292	303,695	41.65	+7	+9	-2.9	+8.3
Wis.....	2,537	259,821	102.41	+6.2	+6.0	+94.1	+65.4
Wyo.....	534	38,737	72.54	+6	+1.6	-9	-1.0

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Average payment not computed on base of fewer than 50 recipients; percentage change, on fewer than 100 recipients.

³ Program initiated July 1959 under the Social Security Act amendments of 1958.

⁴ Program initiated January 1, 1960.

TABLE 15.—General assistance: Cases and payments to cases, by State, February 1960¹

[Excludes vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	January 1960 in—		February 1959 in—	
				Number	Amount	Number	Amount
Total..	423,000	\$29,123,000	\$68.86	+2.4	+3.3	-11.9	-10.5
Ala.....	87	1,100	12.64	(2)	(2)	-13.0	-17.2
Alaska.....	232	14,087	60.72	-11.1	-8.5	-4.1	-8.1
Ariz.....	3,330	151,561	45.39	-.3	-.5	-3.3	+13.0
Ark.....	423	6,289	14.87	-19.4	-18.7	-18.3	-2.8
Calif.....	41,240	2,255,604	54.69	+9.2	+8.1	+2.7	+4.0
Colo.....	2,343	115,414	49.26	+12.4	+11.8	-7.4	-10.4
Conn.....	4,711	352,243	74.77	-3.6	-2	-19.4	-15.6
Del.....	1,948	128,756	66.10	+3.7	+5.7	-10.7	-7.7
D. C.....	1,471	108,094	73.48	+1.0	+1.8	+4.3	+6.0
Fla.....	9,000	303,000					
Ga.....	2,374	59,670	25.13	+12.2	+14.8	+5.4	+8.1
Guam.....	1	22	(2)	(2)	(2)	(2)	(2)
Hawaii.....	1,158	86,209	74.45	-1.4	-1.7	-13.0	-16.6
Ill.....	47,682	4,424,110	92.78	+2.2	+2.3	-5.3	+7.0
Ind.....	20,163	756,295	37.51	-2.5	-9.1	-32.8	-31.6
Iowa.....	4,696	201,345	42.88	+4.6	+13.0	-3.4	+6.0
Kans.....	2,892	192,840	66.68	+9.2	+12.8	+3.9	+5.9
Ky.....	2,670	79,706	29.85	+5.1	+3.6	-20.4	-36.1
La.....	8,675	441,758	50.92	-1	+4.3	-15.3	-10.0
Maine.....	3,205	134,638	42.01	+11.3	+6.3	-10.4	-19.8
Md.....	3,021	194,578	64.41	-2.0	-1.7	-9.3	-7.5
Mass.....	8,861	608,186	68.64	+3.8	+2.7	-15.0	-17.6
Mich.....	32,751	3,150,390	96.19	-2.8	+3.2	-33.0	-32.6
Minn.....	9,978	778,354	78.01	+3.2	+4.4	-2.5	-1.0
Miss.....	1,118	16,530	14.79	+3.2	-2.6	+15.5	+17.1
Mo.....	8,791	527,585	60.01	+9	+1.5	+6.8	+1.2
Mont.....	3,418	168,813	49.39	-7.7	+38.7	+117.8	+132.6
Nebr.....	1,390	63,249	45.50	+6.7	+9.5	-10.6	-15.3
Nev.....	325	11,262	34.65	+20.4	+10.4	(2)	(2)
N. H.....	950	48,000					
N. J.....	10,679	1,093,152	102.36	+2.9	+4.0	-20.7	-20.0
N. Mex.....	586	24,954	42.58	+1.7	+3.7	-1.5	+5.4
N. Y.....	39,740	3,817,895	96.07	+1.6	+1.0	-8.6	-8.0
N. C.....	2,573	60,358	23.46	+4.4	+5.4	-1.6	+4.9
N. Dak.....	829	50,086	60.42	+7.1	+10.5	-1.9	+3.9
Ohio.....	37,042	2,779,717	75.04	+1.9	+3.8	-18.8	-17.0
Okl.....	8,297	112,525	13.56	+7.6	+13.3	+6.4	-7
Oreg.....	4,939	344,102	69.67	+47.8	+68.1	-20.7	-21.0
Pa.....	42,220	3,167,470	75.02	+1	+2.5	+9.2	+9.5
P. R.....	1,393	14,908	10.70	+16.7	+2.5	-10.6	+31.0
R. I.....	2,986	213,156	71.39	-6.7	-8.2	-23.6	-21.7
S. C.....	1,510	43,638	28.90	+11.8	+5.0	+13.7	+46.7
S. Dak.....	528	19,257	36.47	+16.3	+16.9	-47.2	-48.1
Tenn.....	2,416	41,794	17.30	+8.2	+9.9	-20.0	-11.4
Tex.....	8,500	246,000					
Utah.....	2,781	198,195	71.27	-.3	-9.9	+9.8	+9.7
Vt.....	1,500	72,000					
V. I.....	98	2,297	23.44	(2)	(2)	-18.3	-15.4
Va.....	2,495	107,021	42.89	+14.8	+15.3	+2.7	+14.0
Wash.....	13,325	1,002,482	75.23	+1.4	+1.2	-24.8	-22.8
W. Va.....	2,376	75,095	31.61	-2.3	-1.9	-18.0	-22.3
Wis.....	8,555	717,974	83.92	+2	+1.7	-29.4	-32.6
Wyo.....	644	45,684	70.94	+8.4	+22.3	-24.1	-20.9

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey an estimated number of cases receiving medical care, hospitalization, and burial only and payments for these services. Excludes Idaho; data not available.

³ Average payment not computed on base of fewer than 50 cases; percentage change, on fewer than 100 cases.

⁴ About 7 percent of this total is estimated.

⁵ Partly estimated.

⁶ Program initiated July 1959.

⁷ Includes an unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁸ Not computed; data not comparable.

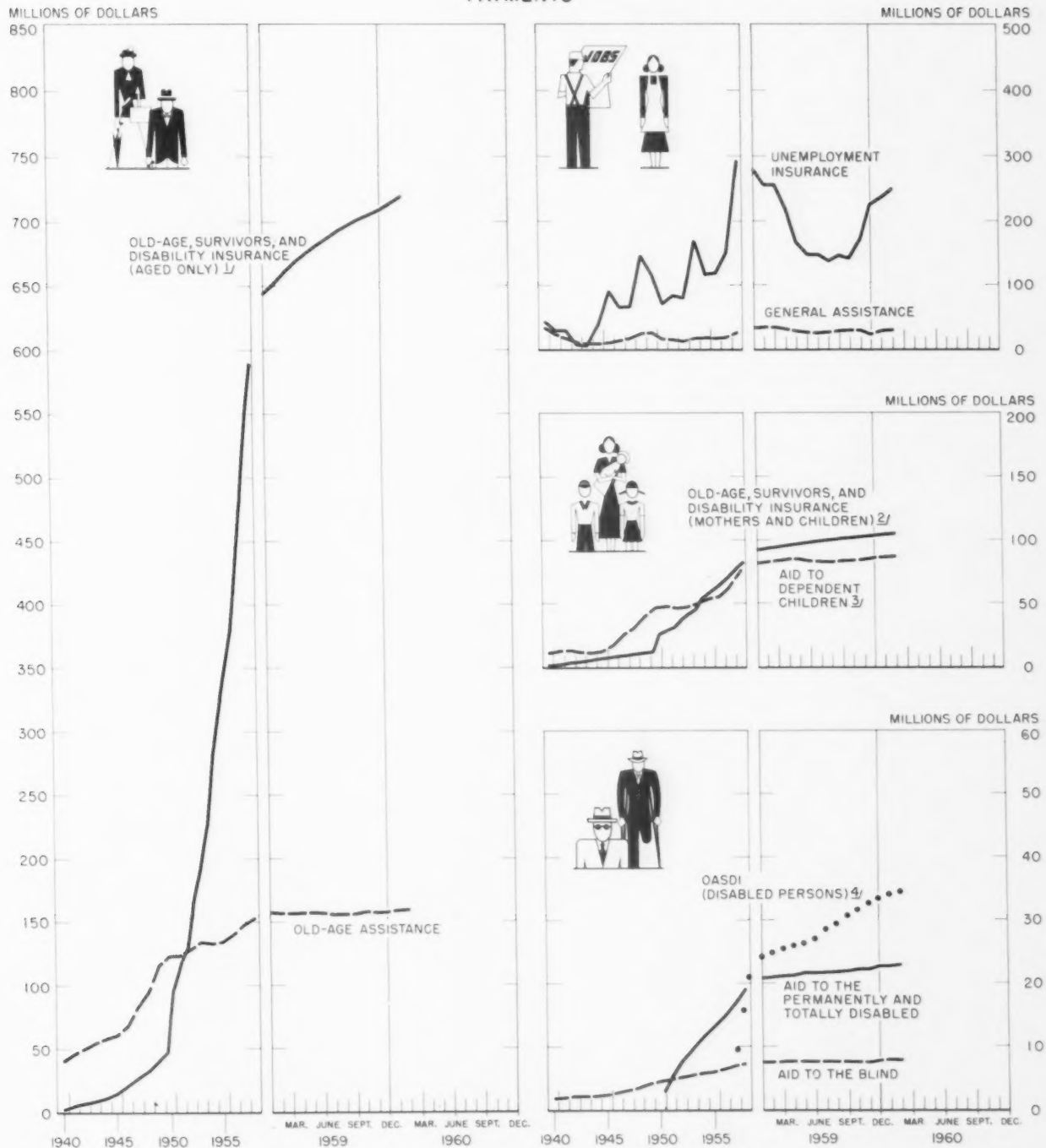
⁹ Estimated.

¹⁰ Includes cases receiving medical care only.

¹¹ Estimated on basis of reports from sample of local jurisdictions.

Social Security Operations

PAYMENTS



*Old-age, survivors, and disability insurance: benefits paid during month (current-payment status); annual data represent average monthly total. Public assistance: payments during month under all State programs; annual data represent average monthly total. Unemployment insurance: gross benefits paid during month under all State laws; annual data represent average monthly total.

¹ Receiving old-age, wife's or husband's, widow's or widower's,

or parent's benefit.

² Receiving mother's benefit, wife's benefit payable to young wives with child beneficiaries in their care, or child's benefit payable to children under age 18.

³ Children plus 1 adult per family when adults are included in assistance group; before October 1950 partly estimated.

⁴ Disabled workers aged 50-64 or disabled dependent children aged 18 or over of retired, disabled, or deceased workers.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

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